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Fill in this information to identify your case:		Į
Inited States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		1
Case number (# inown)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this amended fil

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form aske, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued	Michael	·.· : .	First name
	picture identification (for example, your driver's	Joseph		
	license or passport).	Middle name	·	Middle name
	Bring your picture identification to your meeting with the frustee.	Kappel Last name and Suffix (Sr., Jr., II, III)	:i	Last name and Suffix (Sr., Jr., II, III)
	-		: 1	· · · · · · · · · · · · · · · · · · ·
2.	All other names you have used in the last 8 years			
	Include your married or malden names.		· .:	_
_			÷	<u>.                                    </u>
3.	Only the last 4 digits of your Social Security number or federal	xxx-xx-2194		• % •
	Individual Taxpayer Identification number (ITIN)	AAATAATE IVT	·. ·.	
	61114		:.	

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Dat	otor 1 <u>Michael Joseph K</u> a	appel	Case number (# Known)
		About Debtor 1:	About Debtör 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer identification Numbers (EIN) you have used in the last 8 years	I have not used any business name or EiNs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EtNs	EINs
5.	Where you five		if Debtor 2 lives at a different address:
		28w573 Stafford Place, Unit 5 Warrenville, IL 60555	
		Number, Street, City, State & ZiP Code	Number, Street, City, State & ZIP Code
		Ourly County	County
		If your mailing address is different from the one above, fit it in here. Note that the court will send any notices to you at this mailing address.	if Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any netices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6,	Wity you are choosing this district to file for	Check one:	Check one:
	bankru ptčy	Over the fast 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, i have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Michael Joseph Kappet Case number (# known) Part 2: Tell the Court About Your Bankruptcy Case The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Fiting for Bankruptov Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details How you will pay the fee about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashler's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments), if you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the fast 8 years? C Yes. When District Case number District vvnen Case number District When Case number 10. Are any bankruptcy Nφ cases pending or being filed by a spouse who is Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known 11. Do you rent your Go to line 12. No. residence? ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this П banknuptcy petition.

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Deb	Nor1 Michael Joseph K	appel		Case number (if known)
Par	Report About Any Su	sinasses	You Own as a Sole Propi	riežar
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	
		□ Yes.	Name and location of b	usiness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if a	<u> </u>
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, S	State & ZIP Code
	il to this petition.		Check the appropriate	box to describe your business:
			Health Care Bu	islness (as defined in 11 U.S.C. § 101(27A))
			Single Asset Re	eal Estate (as defined in 11 U.S.C. § 101(51B))
			Stockbroker (as	s defined in 11 U.S.C. § 101(53A))
			☐ Commodity Bro	oker (as defined in 11 U.S.C. § 101(6))
			None of the abo	ove
13.	Are you filing under Chapter 11 of the Benkruptcy Code and are you a small business debtor?	descline operation	s. If you indicate that you a	the court must know whether you are a small business debtor so that if can set appropriate re a small business debtor, you must attach your most recent balance sheet, statement of it dederal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	l am not filing under Ch	napter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	l am filing under Chapt Code.	er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	l am filing under Chapt	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	r Have Any	y Hazardous Property or /	Any Property That Needs Immediate Attention
14.		■ No.	·	<del></del>
	property that poses or is alieged to pose a threat	□ Yes.		
	of imminent and identifiable hazard to public health or safety?		What is the hazard?	
	Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed	?
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Works New Chapter Code
				Number, Street, City, State & Zip Cods

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<b>le</b> h	tor 1 - Michael Joseph Ka	2800		ge 5 0i		Case number (g known)	1/2017 1:14PM
'ar			ceive a Brisfing About Cradit Counseling	-		- Transfer to Noney	
or	Explain real Enois	1	out Debtor 1:		Abo	out Debtor 2 (Spouse Only in a Joint Car	se):
16.	Tell the court whether you have received a briefing about credit counseling.	You	must check one: I received a briefing from an approved cred counseling agency within the 180 days bef filled this bankruptcy petition, and I receive certificate of completion.	ore I	You : 🗆	must check one: I received a briefing from an approved counseling agency within the 180 days this bankruptcy petition, and I received completion.	s before I filed
	The law requires that you receive a briefing about credit counseling before		Attach a copy of the certificate and the payme plan, if any, that you developed with the agent			Attach a copy of the certificate and the pa any, that you developed with the agency.	
	you file for bankrupicy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to		I received a briefling from an approved cred counseling agency within the 180 days bef filed this bankruptcy patition, but I do not it a certificate of completion.	ore		I received a briefing from an approved counseling agency within the 180 days this bankruptcy petition, but I do not be of completion.	s before I filed
	file.  If you file anyway, the court can dismiss your case, you		Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate payment plan, if any.	e and		Within 14 days after you file this bankrup MUST file a copy of the certificate and party.	toy petition, you syment plan, if
	will lose whatever filing (see you paid, and your creditors can begin collection activities again.		i certify that I asked for credit counseling services from an approved agency, but we unable to obtain those services during the days after I made my request, and exigent circumstances ment a 30-day temporary w	7		I certify that I asked for credit counsell from an approved agency, but was un- those services during tha 7 days after request, and exigent circumstances m tomporary waiver of the requirement.	able to obtain I made my
			of the requirement.  To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, who were unable to obtain it before you filed to bankruptcy, and what exigent circumstances.	vhy :		To ask for a 30-day temporary waiver of attach a separate sheet explaining what it to obtain the briefing, why you were unabbefore you filed for bankruptcy, and what circumstances required you to file this ca	efforts you made de to obtain it exigent
			required you to file this case.  Your case may be dismissed if the court is dissatisfied with your reasons for not receiving briefing before you filed for bankruptcy.	) B	· · ·	Your case may be dismissed if the court with your reasons for not receiving a brief filed for bankruptcy.  If the court is satisfied with your reasons,	fing before you
			If the court is satisfied with your reasons, you still receive a briefing within 30 days after you You must file a certificate from the approved agency, along with a copy of the payment plan developed, if any. If you do not do so, your care	file.		receive a briefing within 30 days after you file a cartificate from the approved agenc copy of the payment plan you developed not do so, your case may be dismissed.	u file. You must y, along with a
			may be dismissed.  Any extension of the 30-day deadline is grante			Any extension of the 30-day deadline is g cause and is limited to a maximum of 15	
			only for cause and is limited to a meximum of days. I am not required to receive a briefing abou	15	: 	I am not required to receive a briefing	about credit
			credit counseling because of:	.:-	: -	counseling because of:	
			Incapacity. I have a mental illness or a mental delice that makes me incapable of realizing or making rational decisions about finance	· · :	:	Incapacity. I have a mental illness or a mental of makes me incapable of realizing or decisions about finances.	
			Disability. My physical disability causes me to be unable to participate in a briefing in pen by phone, or through the internet, even reasonably tried to do so.		:	Disability. My physical disability causes me to participate in a briefing in person, by through the internet, even after I rea do so.	y phone, or
			Active duty. I am currently on active military duty in a	a ::	: :	Active duty. I am currently on active military duty	/ kn a military

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

combat zone.

. . . .

if you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-22388

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7/20/A7 1:14PU Debtor 1 Michael Joseph Kappel Case number arknown Part 6: Answer These Questions for Reporting Purposes What kind of debts do 18a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 18b Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under □ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do □ 1,000-5,000 25,001-50,000 1-49 you estimate that you □ 50-99 □ 5001-10,000 □ 50,001-100,000 owo? 10,001-25,000 ☐ More than 100,000 □ 100-199 **200-989** How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion ☐ \$1,000,001 - \$10 million estimate your assets to ■ \$50,001 - \$100,000 ■ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion be worth? ☐ \$10,000,000,001 - \$50 billion **\$160.001 - \$500.000** ☐ \$100,000,001 - \$500 million. ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **30 - \$50,000** S1.000.001 - \$10 million ☐ 5500,000,001 - \$1 billion. estimate your liabilities ☐ \$50,001 - \$100,000 neitim 05\$ - 100,000,001 51,000,000,001 - \$10 billion to be? ☐ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion \$100,001 - \$500,000 ☐ \$100,000,001 - \$500 million. ☐ More than \$50 billion. 🖾 \$500,001 - \$1 milkon Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. Lunderstand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both, 18 U.S.C. §§ 152, 1341, 1519, isi Michael Joseph Kappel Signature of Debtor 2 Michael Joseph Kappel Signature of Debtor 1 Executed on July 20, 2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Michael Joseph K	(appel	Cas	e aumber (# known)
For your attorney, if you are represented by one are not represented by an attorney, you do not need to file this page.	I, the attorney for the debtor(s) named in this petition, under Chapter 7, 11, 12, or 13 of title 11, United States for which the person is eligible. I also certify that I have and, in a case in which § 707(b)(4)(D) applies, certify the schedules filed with the petition is incorrect.	teclare that I have Code, and have e e delivered to the o	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b) related a first an inquiry that the information in the July 20, 2017
	Signature of Attorney for Debtor  Gerard Stocco Printed name  Stocco Law Offices  From name  25w577 Stafford Place Warrenville, IL 60555  Number, Street, City, State & 212 Code  Contact phone 630-393-1200  6211879	Emast address	gms@[li]noisLawGroup.com
	Bar number & State		<del></del> -

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Fill	In this information to identify your case:		
Det	otor 1 Milchael Joseph Kappel Fest Name Alindo Namo Last Name		
	ator 2  use if, fling) First Name MidDs Name Lest Name		
`•	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS		
	(CAN)		ck if this is an nded filing
	ficial Form 106Sum		
	mmary of Your Assets and Liabilities and Certain Statistical Information is complete and accurate as possible. If two married people are filing together, both are equally responsible fo	donuero	12/15 ing correct
info	mation. Fill out all of your schedules first; then complete the information on this form. If you are filing amend regignal forms, you must fill out a new <i>Summ</i> ary and check the box at the top of this page.		
₽aı	Summarize Your Assets		
			asadis of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1s. Copy line 55, Total real estate, from Schedule A/B	\$	90,000.00
	1b. Copy line 82, Total personal property, from Schedule A/B		16,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	_	106,000.00
Par		•	150,050.05
ГШ	12. Suttinuitza four Elabituas		Labilities
			ntyon owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 108D)  2a. Copy the total you listed in Column A. Amount of claim, at the bottom of the tast page of Part 1 of Schedule D	\$	107,785.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 108E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from fine 6e of Schedule E/F	<b>s</b> _	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$_	89,998.05
	Your total liabilities	s	197,791.05
Pai	13. Summarize Your Income and Expenses		-
4.	Schedule I: Your Income (Official Form 106I)		
	Copy your combined monthly Income from tine 12 of Schedule I	\$	2,805.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from tine 22c of Schedule J	\$	3,292.00
Par	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other e	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8), Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a person	al, femily, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this the court with your other schedules.	s box and	aubmit this form to

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Deblor 1 Michael Joseph Kappel

Case number (if known)

From the Statement of Your Current Monthly Income: Copy your total current monthly Income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

7,722.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Pert Fort Schedule E/F: copy the following:	<b>John Cal</b> El	
9a. Domestic support obligations (Copy line 6a.)	\$	0.08
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury white you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9a. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	s	6.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill i	n this inform	ation to identify	your case and th	is filing	j:				
Debt	or <b>1</b>	Michael Jose							
Debt	or 2	First Name	Middle	Name		Last Name			
	orz se, kritkrej)	First Name	Middle	Name		East Name			
Unite	ed States Ban	kruptcy Court for	the: NORTHER	N DIST	RICT OF ILL	inois			
Case	number								Charles to the con-
0836						_			<ul> <li>Check if this is an amended filing</li> </ul>
Off	icial For	rm 106A/B	1						
Sc	hedule	e A/B: Pr	operty						12/15
think i Inform Answi	t fits bost. Be action. If more or every quest	as complete and a space is needed, a tion.	accurate as possibl attach a separate al	e. if two heet to ti	married peop nis form. On t	isn asset fits in more than one ile are filing together, both are the top of any additional pages	equally respon	nsible for su	oplying correct
Part	Describe a	sacu xealdauce, bi	pholog, Land, or Ot	nor Real	Estate You O	Own or Have an Interest in			
1. Po	you own or h	ave any legal or eq	ultable interest in a	ny resid	ence, building	g, land, or similar property?			
	No. Go to Part	2.							
	Yes. Where is	the property?							
				11/6.00	i in the second	+O ()			
1.1	148 E Balle	ev Rd.		wwnat	s in a proper Single-family	rty? Check es that apply			
	Apt E	-,			-	r nome ulti-unit building			ims or exemptions. Put dicisims on Schedule O:
	Şteet address, d	i avadable, or other des	टाकृपंदन			m or cooperative	Crechors Wi	o Have Clair	ns Secured by Property.
				_	Menidechise	ef or mobile home			
	Napatville	1L	60565-0000	- 13		a di madub manio	Current valuentire proper		Current value of the portion you own?
	City	State	ZIP Code		Investment p	жоренту		06.000,0	\$90,000.00
				₽	Timeshare	•	Describe the	e nature of v	our ownership interest
					Other		(such as fee	simple, ten	ancy by the entireties, or
				Wha	has en intere: Deblor 1 on	st in the property? Check one 	a life estate) Fee simp	_	
	Du₽age				Debter 2 onf	•			
-	County					7 3 Debtor 2 only			
				Π		of the debtors and another	Check		munity property
					r info <i>r</i> mation erty (dentifica	you wish to add about this ite	m, such as loc	al	
					\$q. Ft; 2 B				
					• •				
2. 4	Add the delis	er value of the co	orllon vou own fo	rall of	vour entries	from Part 1, including any	entries for		
								»	\$80,000.00
Part	2e Describe \	Your Vehicles						•	

Do you own, tease, or have tegal or equitable interest in any vehicles, whether they are registered or not? include any vehicles you own that someone else drives. If you lease a vehicle, elso report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 108A/B

Schedule A/B: Property

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Mode:   Quitook     Debtor 1 only   Credons who here Claims Socied by Properly   Approximate mileage:   105000   Debtor 1 only   Debtor 1 only   Current value of the entire property?   Debtor 1 only   Debto	-	Michael Joseph Kappel	Ca	se number (if known)	
Saturn   Mode:   Control   Outdook	Car	s, vans, trucks, tractors, sport utility ve	hicies, motorcycles		
Saturn   Mode:   Control   Outdook		(D			
S.1 Make: Satura   Who has an interest in the property? Pleas one   Deater deploys an interest in the property? Pleas one   Deater deploys are not defined an interest in the property?   Deater 2 only   Deater 1 and Debta 2 only   Debta 1 and Debta 2 only   Deb					
Model: Outlook Year: 2008   Debtor 1 only   Check of the potential Secured 2 property   Debtor 2 only   Check of the property   Debtor 2 only   Check of the property   Debtor 3 and Debtor 2 only   Debtor 3 and Debtor 3 only   Debtor 4 only   Debtor 4 only   Debtor 5 only   Debtor 5 only   Debtor 6 only   Debtor 7 only   Debtor 6 only   Debtor 6 only   Debtor 7 only   Debtor 7 only   Debtor 1 onl	•				
Model: Outlook Year: 2008 Approximate mistage: 105000 Other information: Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 4 only Debtor 4 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 4 only Debtor 5 only	3.1	Make: Saturn	Who has an interest in the property? Chera con	Do not deduct secured da	ims or exemptions. Put
Content value of the property   Content value of the entire property   Content value of the entire property   Content value of the profile property   Content value of the entire property   Content value of the profile property   Content value of the tenthus for a list of the tenthus for property   Content value of the tenthus frequency   Content value of the profile prof		Model: Outlook			
Aspondinate mileages 10,5000 Debet is and Debtor 2 only portion you own?    Condition: 28w673 Stafford   Check if this is community property   S7,000.00   \$7,000.10					
Other information:    A least ope of the debtors and another   Check if this is community property   \$7,00.00   \$7,00.00		Approximate mileage: 105000			
Place, Unit 5, Warrenville !L   Check if this is community property   \$7,000.00   \$7,000.00					• • • • • • • • • • • • • • • • • • • •
Second Part   Second   Secon	Ī		_	#W 000 88	*
Purchased Used  3.2 Make: Hyundai  Model: Elantra    Debor tody   Debor tody   Debor tody   Concern to the property? Concern to the tendence of the concern today. Coment value of the entire property?   Approximate releage:   \$9000   Debber 1 end befor 2 only   Coment value of the entire property?   Coment value of the portion you own?			Li Check if this is community property (see instructions)	57,800,00	\$7,000.0
Make: Hyundai    Mode: Elantra			face a Minister of		
Model: Elantra Year: 2009				<u> </u>	
Model: Elantra Year: 2009 □ Debtor 1 ody	37	usta: Hvundali	Who has an interest in the name of O or	Do not deduct secured cta	ins or examplions. Put
Vest   2009   Debtor 2 only   Current value of the portion you own?	3.2	=1		the amount of any secured	i claims on <i>Schedule D</i> :
Approximate release: \$9000   Datter 1 and Debtor 2 only entire property   \$4,200.00   \$4,2				Creations who have claim	is Secured by Property.
Other information:  Check if this is community property  \$4,200.00 \$4,200.00  \$4,200.00					
Check if this is community property   \$4,200.00   \$4,200.00			_	estine bioherras	portron you own?
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  No Yes  Add the dollar value of the portion you own for all of your entries from Pert 2, including any entries for pages you have attached for Part 2. Write that number here	1				
Watercraft, alroraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  No  Yes  Add the dotter value of the portion you own for all of your entries from Pert 2, including any entries for pages you have attached for Pert 2. Write that number here			☐ Check if this is community property	\$4,200.00	\$4,200.0
pages you have attached for Part 2. Write that number here	ΠY	es			
pages you have attached for Part 2. Write that number here					
Current value of the portion you own?  Do not deduct secure claims or exemptions.  Household goods and furnishings  Examples: Major appliances, furniture, tinens, china, kitchenware  No  Yes. Describe  Queen Bdrm Set; Family Room furnishings, Kitchenware, Childrens Bunk Beds, Twin Bed, Desk  Sectionics  Examples: Televisions and radios; audio, video, stareo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No  Yes. Describe  2 Laptop Computers, Tablet, Easer Engraver, 36" Flat Panel TV,				r —	
Current value of the portion you own?  Do not deduct secure claims or exemptions.  Household goods and furnishings  Examples: Major appliances, furniture, tinens, china, kitchenware  No  Yes. Describe  Queen 8drm Set; Family Room furnishings, Kitchenware, Childrens Bunk Beds, Twin Bed, Desk  \$800.  Electronics  Examples: Televisions and radios; audio, video, starao, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No  Yes. Describe  2 Laptop Computers, Tablet, Easer Engraver, 36" Flat Panel TV,	Ad pag	ਹੈ the dollar value of the portion you ow ges you have attached for Part 2. Write i	n for all of your entries from Pert 2, including an	y entries for	\$11,200.00
Portion you own? Do not deduct secure ctalms or exemptions.  Household goods and furnishings Examples: Major appliances, furniture, tinens, china, kitchenware  No  Yes. Describe  Queen Bdrm Set; Family Room furnishings, Kitchenware, Childrens Bunk Beds, Twin Bed, Desk  \$800.  Electronics  Examples: Televisions and radios, audio, video, starso, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No  Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	Ad pag	ਰ the dollar value of the portion you ow ges you have attached for Part 2. Write।	n for all of your entries from Pert 2, including an	y entdes for	\$11,200.00
Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware  No Yes. Describe  Quaen 8drm Set; Family Room furnishings, Kitchenware, Childrens Bunk Beds, Twin Bed, Desk  Sectionics  Examples: Televisions and radios; audio, video, stareo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	.pag ort 3:	es you have attached for Part 2. Write in Describe Your Personal and Household in	ems		
Household goods and furnishings  Examples: Major appliances, furniture, tinens, china, kitchenware  No  Yes. Describe  Queen Bdrm Set; Family Room furnishings, Kitchenware, Childrens Bunk Beds, Twin Bed, Desk  Sectionics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No  Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	.pag art 3:	es you have attached for Part 2. Write in Describe Your Personal and Household in	ems		urrent value of the
Examples: Major appliances, furniture, tinens, china, kitchenware  No Yes. Describe  Quaen 8drm Set; Family Room furnishings, Kitchenware, Childrens Bunk Beds, Twin Bed, Desk \$800.  Electronics  Examples: Televisions and radios; audio, video, stareo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	.pag ort 3:	es you have attached for Part 2. Write in Describe Your Personal and Household in	ems		turrent value of the ortion you own?
□ No □ Yes. Describe  Quaen Bdrm Set; Family Room furnishings, Kitchenware, Childrens Bunk Beds, Twin Bed, Desk  \$800.  Electronics  Exemples: Televisions and radios; audio, video, stareo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games □ No □ Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	paş art 3: o yo	pes you have attached for Part 2. Write in Describe Your Personal and Household in woman or have any legal or equitable in	ems		current value of the ortion you own? to not deduct secured
Queen Bdrm Set; Family Room furnishings, Kitchenware, Childrens Bunk Beds, Twin Bed, Desk  Electronics Exemples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  I No Yes. Describe  2 Laptop Computers, Tablet, Łaser Engraver, 36" Flat Panel TV,	paç o yo Hot	pes you have attached for Part 2. Write in Describe Your Personal and Household in work or have any legal or equitable in seahold goods and furnishings	ema that number hereema terest in any of the following items?		current value of the ortion you own? to not deduct secured
Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No  Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	pag o yo Hot Exa	pes you have attached for Part 2. Write in Describe Your Personal and Household in wown or have any legal or equitable in seehold goods and furnishings amples: Major appliances, furniture, linens	ema that number hereema terest in any of the following items?		current value of the ortion you own? No deduct secured
Electronics  Exemples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No  Yes. Describe  2 Laptop Computers, Tablet, £aser Engraver, 36" Flat Panel TV,	Hote	pes you have attached for Part 2. Write in Describe Your Personal and Household by work or have any legal or equitable in sehold goods and furnishings amples: Major appliances, furniture, linens to	ema that number hereema terest in any of the following items?		turrent value of the ortion you own? to not deduct secured
Electronics  Examples: Televisions and radios; audio, video, stareo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  I No  Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	Hote Exa	Describe Your Personal and Household in work or have any legal or equitable in sehold goods and furnishings amples: Major appliances, furniture, tinens to Describe	that number herethat		current value of the ortion you own? to not deduct secured
Examples: Televisions and radios; audio, video, stereo, and digital aquipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games  No Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	Hote Exa	Describe Your Personal and Household in work or have any legal or equitable in sehold goods and furnishings amples: Major appliances, furniture, tinens to Describe	that number here  terest in any of the following items?  china, kitchenware  t; Family Room furnishings, Kitchenware,		current value of the ortion you own? to not deduct secured talms or exemptions.
<ul> <li>Exemples: Televisions and radios; audio, video, stereo, and digital aquipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games</li> <li>No</li> <li>Yes. Describe</li> <li>2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,</li> </ul>	Hote	Describe Your Personal and Household in work or have any legal or equitable in sehold goods and furnishings amples: Major appliances, furniture, tinens to Describe	that number here  terest in any of the following items?  china, kitchenware  t; Family Room furnishings, Kitchenware,		current value of the ortion you own? to not deduct secured talms or exemptions.
including cell phones, cameras, media players, games  ☑ No  ☑ Yes. Describe  2 Laptop Computers, Tablet, Łaser Engraver, 36" Flat Panel TV,	pag	Describe Your Personal and Household by www.or have any legal or equitable in seehold goods and furnishings amples: Major appliances, furniture, linens to Describe  Queen Bdrm Se Childrens Bunk	that number here  terest in any of the following items?  china, kitchenware  t; Family Room furnishings, Kitchenware,		current value of the ortion you own? to not deduct secured talms or exemptions.
■ Yes. Describe  2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	tes to your Hoteless Example of the	Describe Your Personal and Household in u own or have any legal or equitable in seehold goods and furnishings amples: Major appliances, furniture, tinens to Describe  Queen Bdrm Se Childrens Bunk	that number herethat number here		current value of the ortion you own? to not deduct secured talms or exemptions.
2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV,	tes to your Hoteless Example of the	Describe Your Personal and Household by u own or have any legal or equitable in:  assembled goods and furnishings amples: Major appliances, furniture, tinens to Describe  Queen Bdrm Se Childrens Bunk etronics  chronics  chronics	that number here		current value of the ortion you own? to not deduct secured talms or exemptions.
	page page page page page page page page	Describe Your Personal and Household by u own or have any legal or equitable in:  seehold goods and furnishings amples: Major appliances, furniture, tinens to Describe  Queen Bdrm Se Childrens Bunk chooses: Televisions and radios; audio, vide including cell phones, cameras, m	that number here		current value of the ortion you own? to not deduct secured talms or exemptions.
	Hotelson you	Describe Your Personal and Household by u own or have any legal or equitable in:  seehold goods and furnishings amples: Major appliances, furniture, linens No res. Describe  Queen Bdrm Se Childrens Bunk chronics amples: Televisions and radios; audio, vide including cell phones, carneras, moto	that number here		current value of the ortion you own? to not deduct secured talms or exemptions.
	Hoteless Exe	Describe Your Personal and Household by a own or have any legal or equitable in:  assembled goods and furnishings amples: Major appliances, furniture, tinens No res. Describe  Queen Bdrm Se Childrens Bunk chronics amples: Televisions and radios; audio, vide including cell phones, cameras, mo res. Describe	ems terest in any of the following items?  t; Family Room furnishings, Kitchenware, Beds, Twin Bed, Desk  eo, stereo, and digital equipment; computers, printer	s, scanners; music collection	current value of the ortion you own? to not deduct secured talms or exemptions.

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Debtor 1 Michael Joseph Kappet Case number of known

Debtor 1	Michael Joseph Kappet Case number (r/known)	
	oles of value les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, o	or baseball card collections;
□No	other collections, memorabilia, collectibles	
	Describe	
■ res.	Describe	
	Various pieces - collectible antique/radioactive vases, bowls & glassware \$20-\$50/each (8 pieces)	\$300.00
	int for sports and hobbies	
Example  No	es: Sporfs, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skls; canoes a musical instruments	nd keyeks; carpentry lools;
	Danaille.	
■ Yes.	Describe	
	Bicycle, Kayak, Fishing Poles, Tent & Camping Equipment	\$500.00
0. Fiream		
	les: Platole, rifles, ahorgune, ammunition, and related equipment	
■ No □ Yes.	Describe,	
1. Clothes Examp	s Jes: Everyday clothes, furs, teather coats, designer wear, shoes, accessories	
□ No ■ Yes.	Describe	
	Mens & Childrens Casual, Business/School, & Seasonal clothing &	#4 500 B
	altira	\$1,500.00
■ Na	r Jes: Everyday jewetry, costume jewetry, engagement rings, wedding rings, heirloom jewetry, watches, gems, go Describe	oki, silver
□ Yes.		
3. Non-fai	m animals les: Dogs, cats, birds, horses	
3. Non-fai	m animals les: Dogs, cats, birds, horses	
3. Non-fai Examp ■ No	les: Dogs, cats, birds, horses	
3. Non-fai Examp ■ No □ Yes. 4. Any oth		
3. Non-far Examp ■ No □ Yes. 4. Any off	les: Dogs, cats, birds, horses Describe	
3. Non-fai Examp No Yes. 4. Any oth No Yes.	les: Dogs, cats, birds, horses  Describe  ner personal and household items you did not already list, including any health aids you did not list	\$4,090.00
3. Non-fai Examp No Yes. 4. Any oth No Yes. 15. Add t	Pescribe  Describe  The personal and household items you did not already list, including any health aids you did not list.  Give specific information  The dollar value of all of your entries from Part 3, including any entries for pages you have attached at 3. Write that number here	\$4,090.00 \$4
3. Non-fail Examp No Yes. 4. Any oth No Yes. 15. Add t for Pa	Describe  Describe  The personal and household items you did not already list, including any health aids you did not list.  Give specific information  The dollar value of all of your entries from Part 3, including any entries for pages you have attached at 3. Write that number here	
3. Non-fail Examp No Yes. 4. Any oth No Yes. 15. Add t for Pa	Pescribe  Describe  The personal and household items you did not already list, including any health aids you did not list.  Give specific information  The dollar value of all of your entries from Part 3, including any entries for pages you have attached at 3. Write that number here	Current value of the portion you own? Do not deduct secured
3. Non-fail Examp No Yes. 4. Any oth No Yes. 65. Add the for Pail Part 4: Des	Describe  Describe  The personal and household items you did not already list, including any health aids you did not list.  Give specific information  The dollar value of all of your entries from Part 3, including any entries for pages you have attached at 3. Write that number here	Current value of the portion you own?
3. Non-fail Examp No Yes. 4. Any oth No Yes. 6. Cash Examp	Describe  Describe  The personal and household items you did not already list, including any health aids you did not list.  Give specific information  The dollar value of all of your entries from Part 3, including any entries for pages you have attached at 3. Write that number here	Current value of the portion you own? Do not deduct secured daims or exemptions.
3. Non-fail Examp No Yes. 4. Any oth No Yes. 6. Add t Examp Examp No	Describe  Describe  The personal and household items you did not already list, including any health aids you did not list.  Give specific information  The dollar value of all of your entries from Part 3, including any entries for pages you have attached at 3. Write that number here	Current value of the portion you own? Do not deduct secured daims or exemptions.

Case 17-22388 Doc 1 Filed 07/27/17 Entered 07/27/17 14:36:23 Desc Main Document Page 13 of 57 7/20/67 2 4/00 U Debtor 1 Michael Joseph Kappel Case number (#known) 17. Deposits of money Examples: Checking, savings, or other financial accounts; cartificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. USAA Federal Bank Checking Accounts \$300.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. ☐ Yes,...,. Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable Instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about them Issuor name: Retirement or pension accounts. Examples: Interests in IRA, ERISA, Keogn, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Yes. List each account separately. Institution name: Type of account: 22. Security deposits and prepayments Your shere of all unused deposits you have made so that you may continue sorvice or use from a company Examples: Agreements with landlords, prepaid real, public utilities (electric, gas, water), telecommunications companies, or others ■ No ☐ Yes. ..... Institution name or individual: 23. Annulties (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 524(c); ☐ Yes..... 25. Truste, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No. ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and (icensing agreements) ☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intengibles

Examples: Building permits, exclusive licenses, coppor

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?

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De	ablor 1	Michael Joseph Kappel	Case number (if known)	7/2XV17 1:14PM
:	: : . ·			Do not deduct secured claims or exemptions.
28.	Tax ref	funds owed to you		
	■ No			
	☐ Yes.	Give specific information about them, including whether you already filed the	returns and the tax years	
<b>2</b> 9.		support bles: Past due or lump sum allmeny, spousal support, child support, maintena	ance, divorce settlement, property	settlement
	■ No			
	☐ Yes.	Give specific information		
30.	Examp _	amounts someone owes you pales: Unpaid wages, disability insurance payments, disability benefits, sick pa benefits; unpaid loans you made to someone else	y, vacation pay, workers' comper	sation, Social Security
	■ No □ Yes.	Give specific information.		
31.		its in insurance policies vies: Health, disability, or life insurance; health savings account (HSA); credit,	, homeowner's, or renter's insuran	ce
	No			
	□ Yes.	Name the insurance company of each policy and list its value.  Company name:	Beneficiary:	Surrender or refund value:
32	If you	terest in property that is due you from someone who has died are the beneficiary of a living trust, expect proceeds from a life insurance pos one has died.	icy, or are currently entitled to rece	ive property because
	■ No □ Yes.	Give specific information.		
33.		against third parties, whether or not you have filed a lawsuit or made a ples: Accidents, employment disputes, insurance claims, or rights to sue	demand for payment	
	■ No ☐ Yes.	Describe each claim		
34.	Other	contingent and unliquidated claims of every nature, including counterel	alms of the debtor and rights to	set off claims
	■ No □ Yes.	Describe each claim		
35.		rancial assets you did not already list		
	■ No □ Yes.	Give specific information		
38		the dollar value of all of your entries from Part 4, including any entries fr art 4. Write that number here		\$300.00
P	nt 5: De	scribe Any Business-Related Property You Own or Have an Interest In. List any re	esi estate in Part 1.	
37.	Do you	own or have any legal or equitable interest in any business-related property?		
	No. Go	o to Part 6.		
		Ga to tine 38.		
ſ:		scribe Any Farm- and Commercial Fishing-Related Property You Own or Have an ou own or have an interest in familiand, list him Part 1.	Interest In.	
46		a own or have any legat or equitable Interest in any farm- or commercial Go to Parl 7.	fiehing-related property?	
	☐ Yes	s. Ga to line 47.		
_				

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Debt	or 1 Michael Joseph Kappel		Case number (if known)	72077 1:169 <b>4</b>
Part !	Describe All Property You Own or Have an Interest in That You	Did Not List Above		<u></u>
	o you have other property of any kind you did not already list? Examples: Season lickets, country club membership No Yes. Give specific information			
	Web Domains -			\$500.00
54. Part	Add the dollar value of all of your entries from Part 7. Write that	t number here		\$500.00
	Part 1: Total real estate, line 2	-		\$90,000.00
	Part 2: Yotal vehicles, line 5	\$11,200.00		\$20,000,000
	Part 3: Total personal and household items, line 15	\$4,009.00		
	Part 4: Total financial assets, line 36	\$300.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
	Part 7: Total other property not listed, line 54 +	\$500.00		
62.	Total personal property. Add lines 56 through 61		Copy personal property total	\$16,0 <u>00.00</u>
63.	Total of all property on Schedule A/B. Add line 55 + ilee 82			\$106,000.00

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7/20/17 1:14994

Deblor 1	Michael Josepi	h Kappel			
	First Name	M5ddle Name	Last Marre		
Debtor 2					
Spouse if, filing)	First Name	Meddle Name	18st Nama	— i	
Case number (6 kwwn)	<del></del>			i	☐ Check If this is a

# Schedule C: The Property You Claim as Exempt

4/18

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each Item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt reference funds—may be unfinited in dollar amount. However, if you claim an exemption of 100% of fair market value under a text that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Whiles set of exemptions are you claimin	ід г сласк опе олу, еке	п п уо	iur spouse is niing with you.	
You are claiming state and federal number	ankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
☐ You are claiming federal exemptions. 11	1 U.S.C. § 522(b)(2)			
2. For any property you list on Schedule A/	B that you claim as exe	empt,	fill in the information below.	
Brist description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ick only one box for each exemption.	
148 E Bailey Rd. Apt E Naperville, IL	\$90,000.00		\$0.00	735 ILGS 5/12-901
60565 DuPage County 900 Sq. Ft; 2 BD, 1.5 BA, Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit	
2009 Hyundai Elantra 99000 miles	\$4,200.00	•	\$930.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Queen Borm Set; Family Room furnishings, Kitchenware, Childrens	\$800.00	•	\$800.00	735 ILCS 5/12-1001(b)
Bunk Beds, Twin Bed, Desk Line from Schedule A/B: <b>6.1</b>			100% of fair market value, up to any applicable statutory limit	
2 Laptop Computers, Tablet, Laser Engraver, 36" Flat Panel TV, Digital	\$909.08	•	\$900.00	735 (LCS 5/12-1001(b)
Antenna Line from Schedule A/8: 7.1			100% of feir market value, up to any applicable statutory limit	
Various pieces - collectible antique/radioactive vases, bowls &	\$300.00	•	\$390.00	735 ILCS 5/f2-1001(b)

☐ 100% of fair market value, up to

any applicable statutory limit

glassware \$20-\$50/each (8 pieces)

Line from Schedule A/B: 8.1

Part 1: Identify the Property You Claim as Exempt

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Debtor 1 Michael Joseph Kappal Case number (if known) Brief description of the property and line on Amount of the exemption you claim Current value of the Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Bicycle, Kayak, Fishing Poles, Tent & 735 (LC\$ 5/12-1901(b) \$500.00 \$600.00 Camping Equipment Line from Schedule A/B: 9.1 100% of fair market value, up to any applicable statutory ilmit Mens & Childrens Casual, 735 ILCS 6/12-1001(a) \$1,500.00 \$1,500,00 Business/School, & Seasonal clothing & attire 100% of fair market value, up to Line from Schedule A/B: 11.1 any applicable statutory limit Chase Bank Chacking Account 736 ILCS 6/12-4001(b) \$300.00 \$300.00 Line from Schedule A/B; 17.1 100% of fair market value, up to any applicable statutory limit Web Domains -735 ILCS 6/12-1901(b) \$600.00 \$500.00 Line from Schedule A/B: 53.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,376? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Old you acquire the property covered by the exemption within 1,215 days before you filed this case? No

Yes

7/20/17 1:14PM

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						7/20/17 1:14 PM
Fill in this informa	ation to identily you	ır case;				
Debtor 1	Michael Joseph	Kannel		_		
	First Name		Nane			
Debier 2						
(Spouse If, filing)	First Name	MkSdie Name Last	Мале			
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT OF ILLINOI	S			
		<del></del>			·	
Case number		<del></del>				
(**************************************						k if this is an
1		·		· ·-	amen	ded filing
Official Form	106D					
Schodule I	3: Creditore	Who Have Claims Sec	arra d	ha Bassant		
actionalia I	y. Orealtors	THIO MAYO CIAMIS OF	sur <del>o</del> u	by Propert	<u>y</u>	12/15
Be as complete and a	accurate as possible.	if two married people are filing together, bo	th are equ	ally responsible for su	pplying correct informa	illon. If more space
is needsa, copy ms <i>i</i> number (if known).	Rodroonal Page, fili it i	out, number the entries, and attach it to this	form. On	the top of any addition	nal pages, write your ne	me and case
	ave claims secured by	vour property?				
		his form to the court with your other sche	dulas Va	u baya nathina atao t	A danced on this face.	
			QUIES, TO	n isaac iioniiid eise (	o report on trais form.	
	all of the information l	BBIOW.				
Part 1: List All	Secured Claims	<del></del> - <u>-</u>		-		
2. List all secured cl	alms. If a creditor has r	nore than one secured claim, set the creditor s	eparately	Column A	Column B	Column C
tor each casm. If mor much as possible, list	fe than one creditor has the cisims in elighabeti	a particular claim, list the other creditors in Ps cal order according to the creditor's name.	at 2. As	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured
<u> </u>		on order providing to the decision a reality.		value of collatoral.	cjeju grac enhlacum mua	portion If any
2.1 Central Los	an Admin & R	Describe the property that secures the cla		\$93,173.00	\$90,000.00	<u>\$3,173.00</u>
Creditors Name		148 E Bailey Rd. Apt E Naparville	9, iL			
		60565 DuPage County	-			
485 Dhillion	. Bl. J	900 Sq. Ft; 2 BD, f.6 BA, As of the date you file, the claim is: Check	all that			
425 Phillips Ewing, NJ (		аррбу.				
	ilty, State & Zip Code	Confingent				
ranged of the first	лу, элага в ди скоа	Unliquidated				
Who owes the debi	17 Check one.	Li Disputed  Nature of Iten. Check all that apply.				
Deblor 1 cally		☐ An agreement you made (such as mortge	MB OF SECT	ned		
Deblor 2 only		car loan]	igo os acou	ied		
Debtor 1 and Dabi	tor 2 only	☐ Statutory lien (such as tax llen, mechanic	's lien)			
At least one of the	debtors and another	☐ Judgment lien from a lawsuit	,			
☐ Check If this clair	m relates to a	Other (including a right to offset) Firs	t Mortga	ιαe		
community debt	t	- other (meaning a right to offset)	<b>-</b>	<del>-</del>	<del></del>	
	Opened					
	10/12 Last					
	Active					
Date debt was Incur	red 3/01/17	Last 4 digits of account number	6951			
					<del>-</del> .	·
2.2 Us Bank Ho	me Mortgage	Describe the property that secures the cit	ılm:	\$9.00	\$0.00	\$0.00
Credibs's Name		Real Estate Mortgage	! _	_ ·		,
		-	Ī		•	
Attn: Bankr		L_ As of the date you file, the claim is: Check!	1 IB©II			
Po Box 522 Cincinnati,		apply.				
		Contingent				
топовг, авеац С	ity, State & Zip Code	☐ Unitiquidated ☐ Disputed				
Who owes the debt	!? Check one.	Nature of lien. Check all that apply.				
Delitor 1 only		An agreement you made (such as morigs	OR OF ERICE	red		
Debtor 2 only		car loan)	92 to DOWN			
Debtor 1 and Debt	nr 2 aniv	Statutory lian (such as tax lien, mechanic	e liant			
At least one of the		☐ Judgment lien from a lawsuit	o nerij			

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Debtor 1 Michael Jo			Case number (& know)		
First Name	Middle 8	fame Last Nome			
Check if this claim re community debt	Nates to a	Other (lackeding & light to offset)			
	Opened 12/07 Last Active				
Date debt was incurred	9/10/12	Last 4 digits of account number 15	555 		
2.3 USAA Federal Bank Credito's Name	Savings	Describe the property that secures the claim.	\$11,352.00	\$7,000.00	\$4,352.00
	•	2008 Saturn Outlook 195000 miles Location: 28w873 Stafford Place, Unit 5, Warrenville IL 69555 Purchased Used			
Attn: Sankrup 9890 Frederick San Antonio, 1	esburg Rd	As of the data you file, the claim is: Check as to apply.	 pat		
Number, Street, City, S		☐ Contingent ☐ Unliquidated			
Miles and a state of the state	, 	☐ Disputed			
Who owes the debt? C  ■ Debtor 1 only	neck one.	Nature of illan. Check all that apply.  An agreement you made (such as mortgage)	nr second		
Destor 2 only		car(an)	Of ABILITION		
Debtor 1 and Debtor 2	•	Statutory lien (such as tax lien, mechanic's lie	eu)		
At least one of the deb		☐ Judgment tien trom a tawauit	ase Money Security		
community debt	nees wa	Other (including a right to offset)	see money Security		
	Opened 08/15 Last				
Date debt was incurred	Active 3/02/17	Last 4 digits of account number 28	883		
2.4 USAA Federal	Savings				•
Bank CreStore Name		Describe the property that secures the claim	\$3,270.00	\$4,200.00	\$0.00
Credion & Harris		2009 Hyundai Elantra 99000 mitas			
Attn: Bankrup:		As of the date you file, the claim is: Check all the			
9800 Frederick San Antonio, 1		eppty.  Contingent	_		
Number, Street, City, S		☐ Unliquidated			
	·	☐ Disputed			
Who awes the debt? ()	heck one.	Nature of Item. Check all that apply.			
Debtor 1 only		☐ An agreement you made (such as mortgage car loan)	of secured		
Debtor 2 only Debtor 1 and Debtor 2	entv	Statutory flen (such as tax fien, mechanics lin	loa Ioa		
At least one of the deb	•	☐ Judgment tien from a lawsuit	v++3		
Check if this claim re community debt	lates to a	_	ase Monay Security		
	Opened 07/14 Last Active				
Date debt was incurred	3/02/17	Last 4 digits of account number 34	490		
	of your form, add	Column A on this page. Write that number here: I the dollar value totals from all pages.	\$107,795.00 \$107,795.00	<b>-1</b>	
Part 2: Lief Others t	n Re Notified fo	or a Beht That You Already & Isled			

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

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Debtor 1 Michael Joseph Kappel
First Name Midgin Rame
Last Name

Case number (it know)

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Filt in t	his informati	ion to identify your (	caso:					
Debtor	1	Michael Joseph K	appel					
		First Name	Middie Na	п-ф	Last Name	<u> </u>		
Debtor								
(Spousa if	f, filing)	First Name	Middle Na	ree.	Last Name			
United :	States Bankn	uptcy Court for the:	NORTHERN	DISTRICT OF ILL	INOIS			
Case n	umber							
(Thrown)				-				neck if this is an
i .						]	an	nended filing
Officia	al Form 1	106E/F						
Sche	dule E/F	: Creditors W	ho Have	Unsecured -	Claims			12/15
Schedule Schedule left. Atter name an	e G: Executory e D: Creditors chithe Continu d case numbe	y Contracts and Unexp Who Have Claims Sec ration Page to this pag	fred Lesses (Off ured by Propert je. If you have n	ficial Form 1069). Do y. (I more space is n o information to rep	o not include : seded, copy t	ontracts on Schedule A/B: P any creditors with partially s he Part you need, fill it out, r to not file that Part. On the to	ecured claims ( jumber the ent	inat are listed in ries in the boxes on the
1. Do :	any creditors i	have priority unsecure	d cialms agains	tyou?				
	No. Go to Pari :	<b>2.</b>						
Ħ,	Yes.							
		f Your NONPRIORIT	Y Unsecured	Claims				
3. Do:	any creditors i	have nonpriority unsec	ured claims ac	einst vou?				
_	•		_	-				
□ 1	No. You have a	othing to report in this p	an. Sopra inis t	orm to the count with y	your anset some	edites.		
<b>=</b> \	Yes.							
uns.	ecured claim, li none creditor b	st the creditor separately	y for each claim.	For each dalm listed,	, identify what t	holds each claim. If a credity ype of daim it is. Do not list da three nonpriority unsecured d	ims already incl-	eded in Part 1. If more
								Total claim
4.1	Amex			Last 4 digits of acco	ount number	6433		\$479.00
	Noppdority Co	editor's Name						
	Correspon					Opened 01/16 Last A	lctive	
	Po Box 98			When was the debt	Incurred?	3/24/17		
	El Paso, T.	X 79895 t City State Zip Code		As of the date you f	Na She cisim i	s: Check all that apply		
		the debt? Check one.		AS OF CIT GROUP YOUR	INO, 410 CIGITI 1	a. Check an mor apply		
	■ Debtor 1 o	wiy		☐ Com£ngent				
	☐ Cebtor 2 o	_		☐ Unliquid≱led				
	_	nd Debtor 2 only		☐ Disputed				
		e of the debtors and an		Type of NONPRIOR	TY unsecured	I claim:		
	_	his claim is for a com		☐ Student loans				
	debt					ration agreement or divorce th	al you điá nol	
	_	subject to offset?		report as priority clair			_	
	■ No					g plans, and other similar debt	\$	
	☐ Yes			Cther, Specify	Credit Card			

Case 17-22388 Doc 1 Filed 07/27/17 Entered 07/27/17 14:36:23 Desc Main Document Page 22 of 57 2/20017 1:14PM Debtor 1 Michael Joseph Kappel Case number (minow) 4.2 Bank Of America Last 4 digits of account number 2248 \$774.00 Nonpriority Creditor's Name Nc4-105-63-14 Opened 02/16 Last Active Po Box 26012 When was the debt incurred? 9/07/16 Greensboro, NC 27410 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only Configuent Debtor 2 only Unliquidated. Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Difference arising out of a separation agreement or divorce that you did not is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No. ☐ Yes ■ Other, Specify Credit Card 4.3 Capital One Last 4 digits of account number 5631 \$2,362.00 Nonpriority Creditor's Name Attn: General Opened 85/04 Last Active Correspondence/Bankruptcy When was the debt incurred? 10/11/16 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Gode As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Dabter 1 only Contingent Debter 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt Discription of the properties of the separation agreement or divorce that you did not is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other, Specify Charge Account □ Yea 4.4 \$1,819.00

Capital One Last 4 digits of account number 4239 Nonpriority Creditor's Name Attn: Bankruptcy Opened 01/08 Last Active Po Box 30286 When was the debt incurred? 9/06/16 Sait Lake City, UT 84130 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only D Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another aned, frebult? Check if this claim is for a community dabt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts Ma No ■ Other, Specify Gredit Card ☐ Yes

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Debtor	1 Michael Joseph Kappel		Case number (irknow)	<u> </u>			
4.5	Capital One Nonpriority Creditor's Name	Last 4 យិទ្ធាំts of account number	3958	\$1,386.00			
	Attn: Bankruptcy Po Box 30285 Sait Lake City, UT 84130 Number Street City State Zip Code	When was the debt incurred?	Opened 01/98 Last Active 9/06/16				
	Who Incurred the debt? Check one.	As of the date you file, the cisim i	s: Orleck air that apply				
	Debtor 1 only	☐ Contingent					
	Debter 2 only	☐ Unfiquidated					
	Debtor i and Debtor 2 onty	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIDRITY unsecured	l claim:				
	Check if this claim is for a community	Student loans					
	debt is the claim subject to offset?	Obligations arising out of a sapa report as priority disints	ration agreement or divorce that you did not				
	■ No	Debts to pansion or profit-sharing	g plans, and other similar debts				
	☐ Yes	Other. Specify Credit Card	·				
4.6	Cazolina Szeto, MO Nonpriority Creditor's Name	Last 4 digits of account number	2790	Unknown			
	Northwestern Medicine 25 N. Winfield Rd. Winfield, IL 60190	When was the debt incurred?	February 11, 2017				
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.						
	■ Debtor 1 only	□ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	Disputed					
	At least one of the debtors and another	<u></u> '	Type of NONPRIORITY unsecured claim:				
	☐ Check If this claim is for a community	Student loans					
	debt is the claim subject to offset?	report as priority doing out at a sepa					
	■ No	☐ Debts to pension or profit-sharin					
	Yes	Other, Specify . Medical Se	rvices				
4.7	Chase Card	Last 4 digits of account number	1895	\$4,207.00			
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298	When was the debt incurred?	Opened 12/14 Last Active 9/07/16				
	Wilmington, DE 19860 Number Street City State Zip Code Who Incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	■ Debtor 1 only	Contingent					
	Debtor 2 only	☐ Unliquidated ☐ Disputed					
	Debtor 1 and Debtor 2 only						
	At least one of the debtors and another	Type of NONPRIORITY unsecured					
	☐ Check if this claim is for a community	Student Icens					
	debt is the claim subject to offset?	Obligations srising out of a separation agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debis				
	☐ Yes	Other, Specify Credit Care	<u> </u>				

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Official Form 106 E/F

■ No

☐ Yes

■ Other, Specify Charge Account

report as priority deima

Obegations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts.

is the claim subject to offset?

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Michael Joseph Kappel		Case number (it knew)	
Discover Financial	Last 4 digits of account number	7134	\$13,971.00
Nonpriority Creditor's Name	<u> </u>		
Po Box 3025	When was the debt incurred?	Opened 08/14 Last Active 7/14/16	
New Albany, OH 43054	_		-
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtar 1 only	☐ Contingent		
Debter 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ £llaputed		
$\square$ At least one of the deblors and another	Type of NONPRIORITY unsecured	i claim:	
Check if this claim is for a community	Student loans		
s the cialm subject to offset?	LI Obligations arraing out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-shadin	g plans, and other similar debts	
□ Yes	Other, Specify Credit Card		-
Kohls/Cepital One Nonpriority Creditor's Name	Last 4 digits of account number	1092	\$1,526.00
Kohls Credit		Opened 09/08 Last Active	
Po Box 3043	When was the debt incurred?	3/09/17	_
Milwaukee, WI 53201 lumber Street City State Zip Code	to of the date way file, the claim i	or Cheefe all that and	
Who Incurred the debt? Check one.	As of the data you file, the claim i	э: Спеск ан пат арру	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ t/nliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
Check if this claim is for a community	☐ Student loans		
lebt s the claim subject to offset?	<ul> <li>Obligations arising out of a sapa report as priority claims</li> </ul>	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sherin	g plane, and other similar debts	
☐ Yes	■ Other, Specify Charge Acc	count	
		·	
Mario Stefan Nonpriority Creditor's Name	Lest 4 digits of account number	4141	\$307.20
c/o Northwestern Madicine 25 Winfield Rd	When was the debt incurred?	February 24, 2017	-
Winfield, IL 60190 Number Street City State Zip Code	As of the date you file, the claim i	in Chook of that annu	
Who incurred the debt? Check one.	As of the date you me, die claim	a: Officer of the obby	
■ Deblor 1 coly	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtar 1 and Debtor 2 only	☐ Dispuled		
At least one of the delitors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Digations arising out of a separaport as priority claims	ration agreement or divorce that you did not	
■ No	☐ Clebia to pension or profit-sharia	g plana, and other similar debis	
□ γ <sub>es</sub>	■ Other, Specify Madical Se	rvices	

Entered 07/27/17 14:36:23 Case 17-22388 Doc 1 Filed 07/27/17 Desc Main Document Page 26 of 57 7/20/10 1:16PM Deblor 1 Michael Joseph Kappel Case number (narow) 4.1 4 Matthew Moretti 4141 \$117,20 Last 4 digits of account number Nonpriority Creditor's Name c/o Northwestern Medicine February 19, 2017 When was the debt incurred? 25 N. Winfield Rd. Winfield, IL 60190 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Deblor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIGRITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not is the claim subject to offset? report as priority deims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Medical Services Med Business Bureau 7955 \$486.00 Lest 4 digits of account number Nonpriority Creditor's Name 1460 Renaissance Dr #400 When was the debt incurred? Opened 12/16 Park Ridge, IL 60088 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 coty □ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not is the claim subject to offset? report as priority claims ☐ Debis to pension or profit-sharing plans, and other similar debis No. Collection Attorney Dupage Valley Anes □ Yes Other. Specify Ltd 4.1 Merchants Cradit 3247 \$1,562,00 Last 4 digits of account number Nonpriority Creditor's Name 223 W Jackson Blvd When was the debt incurred? Opened 08/18 Ste 700 Chicago, IL 60606 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Costingent Debiar 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Oisouted

Type of NONPRIORITY unsecured claim: At least one of the deblors and enother ☐ Student loans ☐ Check If this claim is for a community debt ☐ Obligations asising out of a separation agreement or divorce that you did not is the claim subject to offset? report as priority claims ■ No Debis to pension or profit-sharing plans, and other similar debts ■ Other, Specify Collection Attorney Edward Hospital ☐ Yes

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Debto	1 Michael Joseph Kappel		Case number (# know)	Przurei S. Larw
4.1 7	Merchants Credit	Last 4 digits of account number	0398	\$723.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 700 Chicago, IL 60606	When was the debt incurred?	Opened 09/16	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only Debtor 2 only	☐ Contingent ☐ Unfiquidated		
	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community	☐ Disputed  Type of WOMPRIORITY unsecured  Student loans	d claim:	
	debt is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	• •	
	☐ Yes	Collection Center	Attorney Plainfield Surgery	
4.1 8	Nabil H Karroum, MD Nonpriority Greditor's Name	Last 4 digits of account number	3121	\$283.86
	10111 Forest Hill Blvd Room 369 Wellington, FL 33414	When was the dabt incorred?	February 2017	
	Number Street City State Zip Code Who inscurred the debt? Check one.	As of the date you file, the claim	's: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	is the claim subject to offset?	report as priority claims  Debta to pension or profit-sharia	and an and other similar dates	
	■ No □ Yes	Other Specify Psycholog		
4.1 g	Northwestern Medicine	East 4 digits of account number	Michael Kappel	Unknown
	Nonpriority Creditor's Name PO Box 4090 Carol Stream, IL 50197-4090	When was the debt incorred?	Various	
	Number Street City State Zip Gode Who Incurred the debt? Check one.	As of the date you file, the claim	ls: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Uniiquid≇ied		
	Delitor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check If this claim is for a community debt Is the claim subject to offset?	Student loans  Obligations arising out of a separeport as priority claims		
	■ No	Debis to pension or profit-shark	ng plans, and other elmilar debte	
	□ Yes	Ciher, Specify Medical Se		

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Last 4 digits of account number  When was the debt incurred?	9936	\$7,750.00
When was the debt incurred?		
	Opened 01/14 Last Active 9/08/16	
As of the date you file, the claim I	5: Check all that apply	
☐ Contingent		
_ *		
_ •		
•	d claim:	
Student toans		
Obligations arising out of a sepa report as priority claims	rration agreement or divorce that you did not	
☐ Debts to pension or profit-sharin	g plans, and other similar debts	
■ Other, Specify Charge Acc	count	
Last 4 digits of account number	8248	\$11,389.00
When was the dobt incurred?	Opened 05/08 Last Active 8/12/16	
As of the date you file, the claim i		
-		
'	d claim:	
Student loans		
☐ Obligations arising out of a sepa report as priority claims		
Debis to pension or profit-sharin		
Other, Specify Credit Card	<u> </u>	
Last 4 digits of account number	0684	\$1,992.00
When was the debt incurred?	Opened 06/16 Last Active	
As of the date you file, the claim i		
☐ Contingent		
☐ Un%quidated		
☐ Disputed		
	d Cialm:	
Obligations arising out of a sepa	aration agreement or divorce that you did not	
	an plane and other plane and n	
Other, Specify Charge Acc		
	□ Unliquidated □ Disputed Type of NONPRIORITY unsecured Student toans □ Obligations arising out of a separeport as priority datms □ Debts to pension or profit-sharing □ Other. Specify	Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student toans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify

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Debto	Michael Joseph Kappel		Case number (#know)	
4.2 3	The Watershed Addiction Trimt	Last 4 digits of account number	7624	\$2,236.79
	Nonphority Creditor's Name 200 Congress Park Dr Suite 1000	When was the debt incurred?	February 18, 2017	
	Delray Beach, FL 33445 Number Street City State Zip Code Who incurred the debt? Check one,	As of the date you life, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	1 claim:	
	☐ Check if this claim is for a community	Student loans		···
	debt Is the cisim subject to offset?	☐ ObEgations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debis	
	□ Yes	Medical Se	rvices	
4.2 4	Usaa Federal Savings Bank	Last 4 digits of account number	9051	\$17,412.00
	10750 Modermott Freeway San Antonio, TX 78288	When was the debt incurred?	Opened 09/14 Last Active 8/19/16	
	Number Street City State Zip Code Who Incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 cally	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and enother	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Difigations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plana, and other similar debis	
	Yes	■ Other, Specify Credit Card	<u> </u>	
4.2 5	USAA Federal Savings Bank	Last 4 digits of account number	5670	\$13,984.00
	Attn: Bankruptcy 9800 Fredericksburg Rd San Antonio, TX 78288	When was the debt incurred?	Opened 01/15 Last Active 8/18/16	
	Number Street City State Zip Code Who Incurred the deat? Check one.	As of the date you file, the claim is: Check all that apply		
	Deblor 1 orby	☐ Coolingeol		
	☐ Debtor 2 only	Unliquidated		
	☐ Deblor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community dob!	☐ \$tudent loans ☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority daims		
	■ No	LJ Oebis to pension or profit-sharin	• • • • • • • • • • • • • • • • • • • •	
	☐ Yes	■ Other, Specify Unsecured		

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Debio	1 Michael Joseph Kappel			Case number (ir know)	7/20/17 2 42/					
<b>4.2</b> 6	Warrenville Fire Protection Dist	Last 4 digits of accou	nt number	9120	\$1,710.00					
	Nonpriority Creditor's Name PO Box 0457 Wheeling, IL 60090	When was the debt in	curred?	February 10, 2017						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file	As of the date you file, the claim is: Check all that apply							
	Debtor 1 only	Da								
	Debtor 2 only	Li Contingent □ Upliquideted								
	Debtor 1 and Debtor 2 only	-								
	At least one of the debtors and another	☐ Disputed  Type of NONPRIORIT	Y unsecure	1 claim:						
	Check if this claim is for a community	Student loans		A CIGITAL						
	debt  la the claim subject to offset?		out of a sepa	ration agreement or divorce that you	did not					
	■ No			g plans, and other similar debta						
	□ Yes	Other, Specify Me								
have notifi Name s Capit 698 1	his page only if you have others to be notificing to collect from you for a debt you owe to more than one creditor for any of the debts ed for any debts in Parts 1 or 2, do not fill out Address all Management Services LP (2 S. Ogden St. lo., NY 14208	o someone else, list the origina that you listed in Parts 1 or 2.1	el creditor in list the addi art 2 did you	Parts 1 or 2, then fist the collection tional creditors here. If you do not	en agency here. Similarly, if you have additional persons to be oured Claims					
Dulla	10,147 14200	Last 4 digits of account pumb	per	7134						
Capit 698 1	and Address all Management Services LP /2 S. Ogden St Io, NY 14208	On which entry in Part 1 or P. Uns 4.10 of (Check ons):  Last 4 digits of account number.	•	Est the original creditor?  Part 1: Creditors with Priority Unser  Part 2: Creditors with Noopriority Un  9089						
Client 3451	<sub>and</sub> Address It Services, Inc. Herry S Trumen Bivd	On which entry in Part 1 or Pr Line <u>4.5</u> of (Check one):	_ □	list the original creditor?   Part 1; Creditors with Priority Unser   Part 2 Creditors with Nonpriority Un						
Saint	Charles, MO 63301	Last 4 digits of account numb		7113						
First: PO B	end Address Bource Advantage LLC ox 628 Io, NY 14240	On which entry in Part 1 or Part 1 o	•	list the original creditor?  Part 1: Creditors with Priority Unsex Part 2: Creditors with Nonpriority Un						
			_							
Globa	and Address il Receivables Solutions, Inc Mercy Road	On which entry in Part 1 or Pr Line <u>4.24</u> of (Check one):		llst the original creditor? Part 1: Creditors with Priority Unser Part 2: Creditors with Nangriority U						
Omat	na, NE 68106	Last 4 digits of account numb		9005	PACHALLERS					
	und Address	On which entry to Perl 1 or P								
	al Receivables Solutions, Inc Mercy Road	Line 4.25 of (Check one):		Parl 1: Gredilors with Priority Unsec						
	a, NE 68106			Part 2: Greditors with Nonpriority U	nsecured Chaims					

1100 U.S. Bank Plaza 200 South 8th Street Minneapolis, MN 85402 On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.21 of (Check one):

Last 4 digits of account number

🗖 Part 1: Creditions with Priority Unsecured Claims

Part 2: Greditors with Nonpriority Unsecured Claims

Last 4 digits of account number

8248

9005

Name and Address

Meyer & Njus, PA

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Debtor 1 Michael Joseph Kappel		Case number (arxive)						
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?							
Meyer & Njus, PA	Line <u>4.20</u> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims						
1100 U.S. Bank Plaza 200 South 6th Street Minneapolis, MN 55402		Part 2: Creditore with Nonpriority Unsecured Claims						
	Last 4 digits of account number	9936						
Name and Address	On which entry is Part 1 or Part 2 d							
MRS Associates of New Jersey 1930 Olney Ave	Line <u>4.7</u> of (Check one):	Part 1: Creditors with Priority Unsecured Claims						
Cherry Hill, NJ 08003		Part 2: Creditors with Nonpriority Unsecured Claims						
	Last 4 Sigita of account reumber	1896						
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?							
MRS Associates of New Jersey	Line <u>4.8</u> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims						
1930 Oiney Ave Cherry Hill, NJ 08003		Part 2: Creditors with Nonpriority Unsecured Claims						
	Last 4 digits of account number	2849						
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?							
Nationwide Credit, Inc. PO Box 14581	Line <u>4.1</u> at (Check one):	Part 1: Creditors with Priority Unsecured Claims						
Des Moines, IA 50308		Part 2: Creditors with Nonpriority Unsecured Claims						
	Last 4 digits of account number	1007						
		<del>_</del>						

### Part 4: Add the Amounts for Each Type of Unsecured Claim

<sup>6.</sup> Total the amounts of cartein types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

	_				Total Claim
Total	6a.	Domestic support obligations	6 <b>a</b> .	s	0.80
elatins rom Part 1	6b.	Taxes and certain other debts you owe the government	δb.	s	0.00
	Вc.	Claims for death or personal injury while you were intoxicated	£c.	\$	30.0
	€d.	Other, Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6е.	Total Priority. Add lines 6a through 6d.	<b>6</b> ₽.	[\$_	0.00
· Yolai	6f.	Student loans	61.	<b>\$</b>	Total Claim 0.00
claims om Part 2	69.	Obligations ensing out of a separation agreement or divorce that you did not report as priority claims	Øg.	ş	0.00
	Bh.	Debts to pension or profit-sharing plans, and other similar debts	6h.	5	0.00
·	₽l-	Other, Add all other nonpriority unsecured distins. Write that amount here.	Bi.	\$	91,706.05
	εį.	Total Nonpriority. Add lines of twough &.	69.	\$	91,706.05

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				Ü		7/20/17 1:142%
Fill in this info	rmation to identify yo	our case:				
Debtor 1	Michael Josep	h Kappel				
	First Name		die Name	Last Name		
Debtor 2 (Spouse #, filing)	First Neura	N54	de Name	Last Kamo	!	
					}	
United States B	ankruptcy Court for th	e: NORTH	ERN DISTRICT OF I	LUNDIS		
Case number					i	
(if known)					i	Gheck if this is an
						amended filing
Official Fo	orm 106G					
Schedule	e G: Executo	rv Con	tracts and I	Unexpired Leas	ses	12/15
				filing together, both are e		
nformation. If n	more space is needer	d, copy the ac	iditional page, fill it	out, number the entries,	and attach it to the	his page. On the top of any
additional page	s, write your name a	nd case num	ber (if known).			
i. Do you hav	ve any executory cor	irects or une	expired leases?			
No. Che	ock this box and file this	s form with the	court with your othe	r schedules. You have not	hing else to repor	t on this form.
				ses are listed on Schedule .		
2. List separa	ataly each namenn or	company wit	h seham was hasa ti	no contract or loses. Then	this what can	contract or lease is for (for
example, n	ent, vehicle lease, ce	II phone). Se	e the instructions for	this form in the instruction t	cooklet for more e	xamples of executory contracts
and unexpir	red leases.					•
Person or	r company with whor			State what the con-	tract or lease is f	for
2.1	Name, Number, Street,	City, State and Zil	P Code			<del></del>
Name	<del></del>					
Number	Street		<del></del> -			
City		State	ZIP Code			
2.2		366	ZIF COME			
Name				<del></del> .		
Number	Sired					
City	<del></del> ·	State	ZIP Code			
2.3				<del></del> .		
Neme						
		·				
Number	Street					
City		State	ZIP Code			
2.4					- \	
Nama						
11	Clean					
Number	Ştreet					
City		State	ZIP Code			
2.5						
Name						
*I *	St					
Number	Street					
City		State	ZIP Code			

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Fill in this info	mustion to identify you	r case:			
Debtor 1	Michael Joseph	Kannel			
	First Name	Middle Neme	East Name	<del></del>	
Deblor 2 (Spoose if, fling)	Fact Name	Mičdle Name	Lest Name	<del></del>	
United States B	sankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(d known)				☐ Check if this is an amended filing	
Official Fo	orm 106H				
	H: Your Co	debtors		12*	15
fill it out, and n your name and	umber the entries in th case number (if know	ually responsible for supp le boxes on the left. Attach n). Answer overy question. N you are filing a joint case, o	the Additional Page to t	n. If more space is needed, copy the Additional Pr this page. On the top of any Additional Pages, wri is a codebtor.	ago, ite
Yes					
Arizona, Ca	alifornia, Ideho, Louisian	ou lived in a community pr a, Nevada, New Mexico, Pu		? (Community property states and territories include glon, and Wisconsin.)	
No. Go t	o line 3.				
☐ Yes. Did ·	your spouse, former sp	ouse, or legal equivalent live	with you at the time?		
in line 2 ag	gain as a codebtor only )), Schedule E/F (Offici	if that person is a guarani	tor or cosigner. Make su	your apouse is filing with you. List the person sh are you have listed the creditor on Schedule D (Of G). Use Schedule D, Schedule E/F, or Schedule G	ficial
	mn 1. Your codebtor Number, Street, City, State and	ZIP Code · ·		Column 2: The creditor to whom you owe the d Check all schedules that apply:	abt
804 DeK	ten Kappel E. Lincoln Hwy, Apt alb, IŁ 60115 ner Spouse	1		Schedule D, line 2.1  Schedule E/F, line  Schedule G  Central Loan Admin & R	

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Fill	in this information to identity your o	ase:							
De	btor 1 Michael Jos	врћ Карреі							
4	blor 2 ouşe, Hilmo)		·		_				
Un	ited States Bankruptcy Court for the	: NORTHERN DISTRI	CT OF ILLINOIS		_				
	se number (COAT)	· _ <del>.</del>	-			eck if this is An amende A supplem	ed filing ent showin	g postpetition	chapter
O	fficial Form 106I							ollowing date:	
	chedule I: Your Inc	ome				MM / OD/ Y	YYY		12/15
sup spo atta	as complete and accurate as post plying correct information. If you use. If you are separated and you ich a separate sheet to this form. It to be provided the playment	are married and not fill Ir spouse is not filling w	ng jointly, and your ith you, do not inclu	spouse de infor	is living wit mation abou	h you, incl of your end	ude inform	nation about	your
1.	Fill in your employment information.		Debtor4		TO FILE OF A PARTY OF	Debior 2	ochon-fl	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed  □ Not emptoyed			□ Emple	-	<u> </u>	
	employers.	Occupation	Software Engin	<del>00</del> r .					
	Include parf-time, seasonal, or self-employed work.	Employer's name	Transportation Tech	Мападе	ement				
	Occupation may include student or homemaker, if it applies.	Employer's addiess	711 Jorie Bivd Oak Brook, IL 6	0523					
		How long employed t	here? 2 years	:					
Pa	t 2: Give Details About Mor	thly income				_			
Esti spor	mate monthly income as of the di use unless you are separated.	ate you file this form, If	you have nothing to r	epad for	any line, wit	te \$0 in the	space. Inc	lude your nor	n-filing
lf yo mon	u or your non-filing spouse have me e space, attach a separate sheet to	ore than one employer, co this form.	ombine (ive informatio	n for all e	employers to	1 that perso	n on the li	nes below. If y	ou need
					For De	otor 1	For Del	nor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly, o	ry, and commissions (b calculate what the month	efore all payro!! ly wage would be.	2.	\$	7,800.00	\$ <sub></sub>	NIA	
3.	Estimate and list monthly everti	ime pay.		3.	+\$	0.00	+\$	NIA	
4,	Calculate gross income. Add lin	ná 2 + líne 3.		4.	\$ 7,6	00.00	<b>S</b> _	N/A	

7/20/17 1:14**5%** 

Deb	for 1	Michael Joseph Kappel		Case number (if know	n)			
	Cor	y line 4 here	4.	For Debtor 1	i M	or Debter on-filling s	00U88	<u>:</u>
_	·		٦.	\$ <u>7,600.0</u>	,u ,		N/A	-
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$ 2,500.0			N/A	_
	5b.	Mandatory contributions for retirement plans	5b.	\$ 0.0			N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$0.0			N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$ 0.0	<del>-</del> -		N/A	
	59.	Insurance	5e.	\$ 348.0			N/A	_
	51.	Domestic support obligations	5f.	\$ 2,068.0			N/A	_
	5ġ.	Union dues	5g.	\$ 0.0			N/A	
	5h.	Other deductions. Specify:	_ 5h.+	\$ 0.0	0,+\$		NIA	_
6.	Add	the payroll deductions. Add fines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ 4,916.0	0 \$		N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,684.0	0 \$		N/A	_
в.	List 8a.	profession, or farm: Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	₿ø.	\$ 122.0	o_ s		ΝΙΑ	
	8b.	Interest and dividends	₿þ.	\$ 0.0	0 \$		N/A	-
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include allmony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ 0.0			N/A	
	80.	Unemployment compensation	8d.	\$ 9.0			N/A	
	8a.	Social Security	8e.	\$ 9,0			N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	Bf.	\$ 0.0		-	N/A	-
	8g.	Pension or retirement income	Bg.	\$ 0.0	<u>o</u> 5		N/A	_
	äh.	Other monthly Income. Specify:	_ Bh.+	\$ <b>0</b> .0	0 + \$		N/A	_
9.	Add	l all other income. Add lines 6a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ 122.0	o s		N/A	<b>A</b>
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing epouse.	10. \$	2,806.00 +	\$	N/A	<b>5</b> _	2,806.00
11.	incli othe Do i	te all other regular contributions to the expenses that you list in <i>Schedule</i> ude contributions from an unmarried partner, members of your household, your filends or relatives.  not include any amounte already included in fines 2-10 or amounts that are not a cify:	depend		•			0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The resile that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Gedai</i> lies					\$	2,808.00
f3.	Do	you expect an increase or decrease within the year after you file this form:	?				Combii monthi	ned ly fncom <del>e</del>
		No.						
		Yes, Explain:						.l

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	2 000	. ago <b>co</b> c. c.			7/20/37 1:14PM
	_				
Filia	n this information to identify your case.				
Debt	or 1 Michael Joseph Kappel		Check if th	nks is:	
		- 1	∏ Ала	mended filing	
Debt					ing postpetition chapter
(Spo	usa, if டிற		13 ea	openses as of t	he following date:
Unite	ed States Bankruptoy Court for the: NORTHERN DISTRICT OF ILLIN	tols	MM	DD1YYYY	
	c humber 				
Of	ficial Form 106J				
Sc	hedule J: Your Expenses				12/16
Be a	es complete and accurate as possible. If two married people at rmation, if more space is needed, attach another sheet to this aber (if known). Answer every question.				
Рад 1.	Describe Your Household Is this a joint case?				
	■ No. Ga to fine 2.				
	Yes, Does Debtor 2 live in a separate household?				
	☐ No☐ Yes. Debtor 2 must file Official Form 108J-2, Expenses	s for Separate Household	of Debter 2.		
2.	Do you have dependents? ☐ No				
	Do not fiel Debtor 1 and Debtor 2.	Dependent's relations Debtor 1 or Debtor 2		ge Oopendent's	Does dependent live with you?
	Do not state the dependents names.	Son		1	□ No ■ Yes
					■ No
		Daughter		3	☐ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
3.	Do your expenses include expenses of people other than yourself end your dependents?				
Ood	2: Estimate Your Ongoing Monthly Expenses				
Esti exp	mate your expenses as of your bankruptcy filing date unless enses as of a date after the bankruptcy is filed. If this is a sup	you are using this form plemental Schedule J. (	as a supple heck the bo	ment in a Cha x at the top of	pter 13 case to report the form and fill in the
abb	licable date.				
tho	ude exponses paid for with non-ceen government assistance value of such assistance and have included it on <i>Schedule I:</i> ficial Form 1061.)	lf you know Your income	Section 1.	Aont exte	inaea
4.	The rental or home ownership expenses for your residence, payments and any rent for the ground or lot.	Include first mortgage	4. \$		840.00
	If not included in line 4:				
	4a. Real estate laxes		4a. Ş		0.00

5. Additional mortgage payments for your residence, such as home equity loans

4b. Properly, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues

4b. \$

4c. \$

4d. \$

5. Ş

65.00

50.00

0.00

0.00

7/20/17 1:14PM

Debtor 1	Michael Joseph Kappel	Case mamber (if known)	
14450	Hisa.		
i. Utili Ba.	itiee: Electricity, heat, netural gas	6a. \$ 200	an
	· · · · · · · · · · · · · · · · · · ·		
6b.	Water, sewer, garbage collection		.00
6c.	Telephone, cell phone, internet, satellite, and cable services	6c. \$	
6d.	Other. Specify:		.00
	d and housekeeping supplies	7. \$ 800	
	deare and children's education costs		.00
	thing, laundry, and dry cleaning		.00
	sonal care products and services		.00_
1. Med	lical and dental expenses	11. \$ 160	.00
2. Tras	nsportation, include gas, maintenance, bus or train fare.	40.0	~~
	not include car payments.	12. \$ 160	
	artainment, clubs, recreation, newspapers, magezines, and book		.00
4. Cha	mitable contributions and religious donations	14. \$0	.00
5. โกรเ			
	not include insurance deducted from your pay or included in lines 4 or		
	. Life insurance		.00
	. Health insurance		.00
	. Vehicle însurance		.00
	. Other insurance, Specify:		.00
	es. Do not include taxes deducted from your pay or included in lines.	The state of the s	_
	cify:	16. \$ 0	.00
	allment or lease payments:		
	Car payments for Vehicle 1	17a. \$ 292	
	. Car payments for Vehicle 2	17b. \$ 120	.00
	. Other, Specify:	17c. \$ 0	.00
	. Other, Specify:		.00
3. Уоц	ir payments of allmony, maintenance, and support that you did n	of report as	.00
ded	ucted from your pay on line 5, Schedule I, Your Income (Official	01111 10011.	
	er payments you make to support others who do not live with yo		.00
Spe		19.	
	er real property expenses not included in lines 4 or 6 of this form		
	Mortgages on other property		.00
	. Real estate taxes		.00
	Property, homeowner's, or renter's insurance		.00
	. Maintenance, repair, and upkeep expenses		.00
	. Homeowner's association or condominium dues		.00
. Oth	er. Specify:	21. +\$ 0	.00
) Pol-	culate your monthly expenses		$\neg$
	. Add lines 4 through 21.	g honn	.
		\$ 3,292.00	<u>'</u>
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official F		_
22¢.	Add line 22a and 22b. The result is your monthly expenses.	\$ 3,292.0	<u>D</u> [
. Cab	culate your monthly net income.		
	. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 2,806	00
	. Copy your monthly expenses from line 22c above.	235\$ 3,292	
230.	. Gop) Juli monthly expenses non-site 220 apper.	3,292	.00
230	Subtract your monthly expenses from your monthly income.		
200.	The result is your monthly not income.	23c. \$ -486	.00
	The result is four monary not mound.	1	
4. Đo	you expect an increase or decrease in your expenses within the	vear after you file this form?	
Fore	example, do you expect to finish paying for your car loan within the year or do y		ise of a
	ification to the terms of your mortgage?	. ,	
<b>■</b> P	Vo.		
□ N		<del></del>	

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Fill in this infor	mation to identify your cas				
Deblor 1	Michael Joseph Kap		-		
	First Name	<b>Мірої Рата</b>	Last Name		
Debtor 2 (Spouse if, Sing)	First Name	Middie Kama	Last Name	·	
United States Ba	ankruptcy Court for the: • •	NORTHERN DISTRICT			
OTHER SERIES DE	ankiopicy coult for the.	NORTHERN DISTRICT	OF IELINOIS		
Case number (fiknown)		<u> </u>			
in exempt				i	☐ Check if this is an amended filing
Official For	m 106Dec				
	tion About an	Individual	Dobtorio Sa	hadulas	
Jeciai ai	HOIT ADOUT AIL	IIIGIVIGUAL	Deniol 2 20	negules	12/10
Sig	п Below				
V,9	· ·-				
Did you pa	ly or agree to pay someon	e who is NOT an attor	ney to help you fill aut b	ankruptcy forms?	
■ No					
☐ Yes. I	Name of person			Attach Ban	kruptcy Petition Preparer's Notice,
			·		, and Signature (Official Form 119)
Under pene that they an	iffy of perjury, I dociare that the true and correct.	it I have read the sum:	mary and schedules file	d with this declaration	on and
× isi Mic	hael Joseph Kappel 🍰		∠ x		
Michae	al Joseph Kappel		Signature of	Debtor 2	· .
Signalu	re of Deblor 1	-			
Dats .	July 20, 2017		Date		

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Be as complete and accurate as possible, if two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marrial Status and Where You Lived Before  1. What is your current marrial status?  Married  Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  No  Yes, List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there  3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louistana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes, Make sure you fill out Schedule H: Your Codebtors (Official Form 108H).  Part 2 Explain the Sources of Your Income	Fill in	this informa	tion to identify you	r case:			
Chack if this is an amended filing   Chack if this apply   Chack if thi	Debtor	:1	Michael Joseph	Kappel		-	
United States Benksuptcy Court for the:   NORTHERN DISTRICT OF ILLINOIS	Debior		First Name	Middle Name	Leat Navne		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  4/41  Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question.  2011: Give Details About Your Marrial Status and Where You Lived Before  1. What is your current marrial status?  4. Married  Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  4. No  4. Yes, List all of the places you lived in the last 3 years. Do not include where you live now.  4. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Heed there  5. Within the last 8 years, did you seer five with a spouse or legal equivalent in a community property state or territory? (Community property states and fermiones include Arizona, California, Idaho, Louisiana, Nevado, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  4. No  4. Yes, Make sure you fill out Schedule H: Year Codebtors (Official Form 100H).  5. Part 2. Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous celendar years?  5. Fill in the total amount of income you received from all jobs and all businesses, including part-time addition.  5. Poettor 1. Sources of Income Check all that apply. (before deductions and exclusions)  5. Poettor 2. Sources of Income Check all that apply. (before deductions and exclusions)  6. Poettor 1. Sources of Income Check all that apply. (before deductions and exclusions)  5. Poettor 2. Sources of Income Check all that apply. (before deductions and exclusions)  5. Poettor 3. Sources of Income Check all that apply. (before deductions and exclusions)  5. Poettor 4. Sources of income (before deductions and exclusions)		_	First Name	Middle Name	Last Name		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  4/11  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is a seeded, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question.  2011: Give Details About Your Marrial Status and Where You Lived Before  1. What is your current marrial status?  4. Merried  Not merried  Not merried  Not merried  Not merried  2. During the last 3 years, have you lived anywhere other than where you live now?  4. No  4. Yes, List all of the places you lived in the last 3 years. Do not include where you live now.  4. Debtor 1 Prior Address:  5. Dates Debtor 1  6. Debtor 2 Prior Address:  7. Dates Debtor 2  8. No  9. Yes, List all of the places you live with a spouse or legal equivalent in a community property state or tarritory? (Community property states and ferifornee include Arizons, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  8. No  9. Yes, Make sure you fill out Schedule H. Your Codebtors (Official Form 100H).  2. Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  6. Petit in the details.  9. Debtor 1  9. Sources of Income  Check all that apply. (before deductions and exclusions)  1. No  1. Yes, Fill in the details.  1. Debtor 1  1. Sources of Income  Check all that apply. (before deductions and exclusions)  2. Debtor 4  8. Wages, commissions, bonuses, tips  1. Wages, commissions, bonuses, tips  1. Wages, commissions, bonuses, tips	United	States Banks	uptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Statement of Financial Affairs for Individuals Filing for Bankruptcy  Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, etition a separate sheet to this form. On the top of any additional pages, write your name and ease number (if known). Answer every question.  Better information. If more space is needed, etition a separate sheet to this form. On the top of any additional pages, write your name and ease number (if known). Answer every question.  Better information. If more space is needed, etition a separate sheet to this form. On the top of any additional pages, write your name and ease number (if known). Answer every question.  Better information. Answer every question.  Merried  Not married  Not person directly property  Sales and leverage.  Dates Debtor 1  Dates Debtor 2  Inved there  Not married  Not married leverage.  Dates Debtor 1  Dates Debtor 1  Dates Debtor 1  Dates Debtor 2  Inved there  Not married leverage.  Dates Debtor 1  Not person difference of Your income  Check all that apply.  Debtor 1  Sources of income Check all that apply.  Dates Debtor 2  Sources of income Check all that apply.  Dates Debtor 1  Sou			-	 		-	
Statement of Financial Affairs for Individuals Filing for Bankruptcy  Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, etition a separate sheet to this form. On the top of any additional pages, write your name and ease number (if known). Answer every question.  Better information. If more space is needed, etition a separate sheet to this form. On the top of any additional pages, write your name and ease number (if known). Answer every question.  Better information. If more space is needed, etition a separate sheet to this form. On the top of any additional pages, write your name and ease number (if known). Answer every question.  Better information. Answer every question.  Merried  Not married  Not person directly property  Sales and leverage.  Dates Debtor 1  Dates Debtor 2  Inved there  Not married  Not married leverage.  Dates Debtor 1  Dates Debtor 1  Dates Debtor 1  Dates Debtor 2  Inved there  Not married leverage.  Dates Debtor 1  Not person difference of Your income  Check all that apply.  Debtor 1  Sources of income Check all that apply.  Dates Debtor 2  Sources of income Check all that apply.  Dates Debtor 1  Sou	Offic	sial Earn	- 107				
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Single   S	morma	ation. If mor	e space is needed,	attach a separate sheet to	this form. On the top of any	eduany responsible for auti / additional pages, witte you	it uswe sud case biying correct
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No   Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 100H).   Part 2	D.	ebtor 1 Prior	Address:		Debtor 2 Prior Ad	dress:	
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list if only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of Income Check all that apply.  Sources of Income Check all that apply.  (before deductions and exclusions)  From January 1 of current year until the date you filled for bankruptcy:  Wages, commissions, bonuses, tips	3. Wi stales a	thin the last and leatlonies	8 years, did you ev include Arizona, Cal	rer five with a spouse or leg lifornia, Idaho, Louisiana, Ne	gal equivalent in a commen vada, New Mexico, Puerto Ri	ity property state or territory co, Texas, Washington and W	7 (Community property Seconsin.)
Part 2 Explain the Sources of Your Income  4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list if only once under Debtor 1.  Debtor 1  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 3  Sources of income Check all that apply.  Debtor 4  Sources of income Check all that apply.  Debtor 5  Sources of income Check all that apply.  Debtor 6  Debtor 9  Debtor		No					
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  Debtor 1  Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Debtor 1  Wages, commissions, bonuses, tips		Yes. Make	sure you fill out Sch	edule H: Your Codeblors (O	fficial Form 108H).		
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list if only once under Debtor 1.  No  Yes, Fill in the details.  Debtor 1  Sources of income Check all that apply.  From January 1 of current year until the date you filled for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips	Part 2	Explain t	he Sources of You	r Income			•
Yes. Fill in the details.  Detail 1 Sources of Income Check all that apply.  From January 1 of current year until the date you filed for benkruptcy:  Yes. Fill in the details.  Detail 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Sources of income (before deductions and exclusions)  The date you filed for benkruptcy:  Detail 2  Sources of income (before deductions and exclusions)  The date you filed for benkruptcy:  Detail 2  Sources of income (before deductions and exclusions)  The date you filed for benkruptcy:  Detail 2  Sources of income (before deductions and exclusions)  The date you filed for benkruptcy:	Fil	l in the total a	mount of income you	u received from all jobs and a	all businesses, including part-	time activities.	idar years?
Debtor 1 Sources of Income Grose income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankrupicy:  Detitor 2  Grose income (before deductions and exclusions)  Grose income (before deductions and exclusions)  Check all that apply.  (before deductions and exclusions)  The Wages, commissions, bonuses, tips		No					
Sources of Income Check all that apply.  Sources of Income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Check all that apply.  Sources of income (before deductions and exclusions)  Check all that apply.  Sources of income (before deductions and exclusions)  D Wages, commissions, bonuses, tips		Yes, Fill in	the details.				
Check all that apply. (before deductions and exclusions)  Check all that apply. (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Check all that apply. (before deductions and exclusions)  Limits wages, commissions, bonuses, tips				Debtor 1		Detitor 2	
the date you filed for benkruptcy: bonuses, tips bonuses, tips				Check all that apply.	(before deductions and		(before deductions
☐ Operating a business ☐ Operating a business					\$46,038.00		
				☐ Operating a business		☐ Operating a business	

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						7/20/17 1:148
Debtor 1 <u>Mi</u> chael Joseph	Kappel			Case number (#1700000)	)	<u> </u>
	75 <u>4</u> 1 % 77 177 % 7		· ·, ·····			
	Debter 1		· . · · · .	Dobtor 2		": ' · · .
	Sources of Check all t		Gross Income (before deductions an exclusions)	Sources of in Check all that	apply. (bef	ss income ore deductions exclusions)
	٠.		•		anu	excusions)
or last calendar year: January 1 to December 31, 2	onuses, tip	commissions, ps	\$102,900.6	DO Wages, cor benuses, tips	nımissions,	
	□ Operatir	ng a business		☐ Operating a	a business	
or the calendar year before January 1 to December 31, 2		commissions, ps	\$99,415.0	00 🔲 Wages, cor bonuses, tips	типізвіонь,	
	☐ Operațio	ng a business		☐ Operating a	business	
List each source and the gr No Yos. Fill in the deteils.		Income	y. Do not include incor  Gross income from each source	Debtor 2 Sources of in Describe beloy	; соме Супо	se Income ore deductions
			(before deductions an exclusions)	d	·-·	exclusions)
art 3: List Certain Paymer	nts You Made Before	You Flied for Ba	nikruptcy			
Are either Debtor 1's or D  No. Neither Debtor individual prima		primarily consum	er debis. Consumer a	lobis are defined in 1:	1 U.S.C. § 101(8) as	fincurred by ar
		or bankruptcy, did ;	you pay any creditor a	total of \$6,425* or mo	ore?	
	to line 7.					
pak	below each creditor t I that creditor. Do not Include payments to a	include payments	a total of \$6,425* or mo for domestic support of hankouders case	ore in one or more pa obligations, such as c	yments and the lotel bild support and alim	l amount you tony. Also, do
* Subject to adj	usiment on 4/01/19 a	and every 3 years a	that that for cases filed	on or after the date	of adjustment.	
Yes. Debtor 1 or Dail During the 90 da	ntor 2 or both have p ays before you filed fo	primarily consum or bankruptcy, did y	er debts. you pay any creditor a :	total of \$800 or more	7	
□ No. Go	to line 7.					
inde	below each creditor t ude payments for don may for this bankrupt	nestic support oblij	a total of \$600 or more gations, such as child :	and the total amount support and allmony.	l you paid that credite Also, do not include	or. Do not payments to an
Greditor's Name and Add	iress (	Dates of payment	Total amount paid	· ·	Was this paymer	nt for
USAA Federal Savings		May, June, July	2, \$876.90	\$10,500.80	□ Morigage	
PO Box 47504		2017			■ Cвг	
San Antonio, TX 7826	i	•			☐ Gredit Card	
					Loan Repayme	ent
					☐ Suppliers or ve	
					☐ Olher	

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Debto	r 1 <u>Michael Joseph Kappel</u>		Cas	se number (#known)	
c	rodifor's Name and Address	Dates of payment	Total amount	Amount you	Was this payment for
	JSAA Federal Savings Bank O Box 47584	May - June - July 2017	\$357.00	\$3,000.00	☐ Mortgage
	ian Antonio, TX 78265	2011			Car
	,				☐ Credit Card
					☐ Loan Repayment
					Suppliers or vendors
_	<del></del>				Other
	Central Loan Administration	May, June, July	\$2,067.00	\$91,009.00	■ Mortgage
	25 Phillips Rd				— Mortgage □ Çar
'	ranton, NJ 08618				☐ Credit Card
					☐ Loan Repayment
					Suppliers or vendors
					Other_
		<del></del>			
	mony. ! No ! Yes. List elf payments to an Insider.				
		D-44			
"	esider's Name and Address	Dates of payment	Total ब्रज्ञाल्यकाः paid	Amount you still owe	Reason for this payment
1 <b>m</b> :	ithin 1 year before you filed for bankn sider? clude payments on debts guaranteed or		ments or transfer a	my property on a	ccount of a debt that benefited an
	Nσ				
	Yes. List all payments to an insider				
ļr	isider's Name and Address	Dates of payment	Total amount paid	Amount you still awe	Reason for this payment include creditor's name
Part 4	Identify Legal Actions, Reposees	Sions, and Foreclosures			
Lis	ithin 1 year before you filed for bankra st all such matters, including personal injuditications, and contract disputes.	sptcy, were you a party in as ury cases, small claims action	ny lawsuif, court act is, divorces, collection	tion, or administr n suits, palemity e	ative proceeding?
	No		•		
	Yes. Fill in the details.				
	ase title ase number	Nature of the case	Court or agency		Status of the case
	NRe Marriage of Kappel:	Divorce with	Dupage County	/ Circuit	☐ Pending
0		Minne Oblidees	Court, Illinois		
I) M	lichael Kappel, Petitioner Vs	Minor Children			☐ On appeal
II N K	lichael Kappel, Petitloner Vs fristen Kappel, Respondent 015 D 1000	minor Civicien	505 County Far Wheaton, IL 60		5

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			_		7/20/17 1:14PA
Del	bior i	Michael Joseph Kappel		Case number (disnown)	
Ю.		nin 1 year before you filed for banks. ck all that apply and fill in the details be	ptcy, was any of your property repossesses low.	ed, forecloses, garnished, attached,	seized, or levied?
	•	No. Go to line 11.			
		Yes. Fill in the information below.			
	Cre	diffor Name and Address	Describe the Property	Date	Value of the
	÷		Explain what happened		property
1.	Will:	nin 90 days before you filed for bank ounts or refuse to make a payment b	ruptcy, did any creditor, including a bank c ecause you owed a debt?	or financial institution, set off any ar	nounts from your
		No.			
	□ Cre	Yes. Fill in the details. Iditor Name and Address	Describe the action the creditor took	Date action was	Amount
			<del></del>	taken	
12.	With Cour	rin 1 year before you filed for banks. rt-appointed receiver, a custodian, o	ptcy, was any of your property in the poss ranother official?	ession of an assignee for the benef	it of creditors, a
		No			
		Yes			
Pa	1 5:	List Certain Gifts and Contribution	l <u>s</u>		
13.	With		wptcy, did you give any gifts with a total va	ilue of more than \$600 per person?	
		No Yes. Fill in the details for each gift.			
	∟ Gifi	tes. Fin in the distant for each girt.	00 Describe the gifts	Dates you gave	Value
		person		the gifts	
		rson to Whom You Gave the Gift and dress:			·
4.	With	nin 2 years before you filed for banks	uptcy, did you give any gifts or contributio	ns with a total value of more than \$	600 to any charity?
		No. Einis de determination de la constant	and the sain		
	_	Yes. Fill in the details for each gift or o te or contributions to charities that		Dates you	Value
	mo Chi	te than \$500 arily's Name drass (Number, Street, City, State and ZIP Cod	•	contributed	*4120
Pæ	nt 6:	List Gertein Losses			
		<del>-</del>			
(5.		nin 1 yeer before you filed for bankn. embling?	ptcy or since you filed for bankruptcy, did	you lose anything because of theft	, fire, other dissster
		No			
	Li .	Yes. Fill in the details.	<b>D</b>	B	14-4
		scribe the property you lost and withe loss occurred	Describe any insurance coverage for the include the amount that insurance has paid.	Inca	Value of property lost
	:		insurance claims on line 33 of Schedule A/B		
Pai	rt 7:	List Certain Payments or Transfer	9		
6.	COR	sulted about seeking bankruptcy or	iptoy, did you or anyone else acting on you preparing a bankruptcy petition? preparers, or credit counseling agencies for sa		y to anyone you
	<b>B</b>	No			
		Yes. Fill in the details.			
		rson Who Was Pald dress	Description and value of any projections for the control of the co	perty Date payment or transfer was	Amount of payment
	Ēm	all or website address		made	poyitalit
	181	son Who Made the Payment, # Not \			

Document Page 43 of 57 7/23/17 1:14944 Debior 1 Michael Joseph Kappel Case number (#known) Person Who Was Paid Description and value of any property Date payment Amount of Addrose or transfer was transferred payment Email or website address made Person Who Made the Payment, if Not You Stocco Law Offices Attorney Fees 1-16-2017 \$1,350,00 28w677 Stafford Place Warrenville, IL 60555 gms@lllinoisLawGroup.com Debtor's Ed Credit Counseling, inc. Debt Counseling Payment October 26. \$14.95 Winter Garden, FL 34787 2016 www.debtoredu.com Dollar Learning Foundation, Inc. Debt Counseling Services June 20, 2016 \$14.95 Woodland Hills, CA 91367 www.dollarbk.com 17. Within 1 year before you filed for bankruptcy, did you or anyone cise acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. ☐ Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of asenbbA transferred asw refarkting payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial atfairs? include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Νn Yes. Fill in the details. Person Who Received Transfer Description and value of Describe any property or Date transfer was Address property transferred payments received or debte made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a salf-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes, Fill in the details. Name of trust Description and value of the property transferred Data Transfer was made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of doposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

■ No

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Codes

Last 4 digits of account number Type of account or instrument

Date account was closed, sold, moved, or berrefanst

Last balance before closing or transfer Case 17-22388 Doc 1 Filed 07/27/17 Entered 07/27/17 14:36:23 Desc Main

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Case rumber (# known)

21.	Do cas	you now have, or did you have within 1 year l h, or other valuables?	before you filed for bankruptcy, an	y safe deposit box or other deposito	ry for securities,		
		No					
		Yes. Fill in the details.					
		me of Financial Institution dress (Number, Street, City, State and ZEP Code)	Who else had access to it? Address (Number, Street, City, State and ZP Code)	Describe the contents	Do you still have It?		
22.	Hav	re you stored property in a storage unit or pla	ice other than your home within 1 y	year before you filed for bankruptcy?	•		
		No					
		Yes. Fill in the details.					
		me of Storage Facility dress (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?		
Par	t 9:	Identify Property You Hold or Control for S	•				
23.	Do	you hold or control any property that someon someone.	ne else owns? Include any property	y you borrowed from, are storing for,	or hold in trust		
	No  Yes. Fill in the details.						
		mer's Name dress (Number, Street, City, State and ZiP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value		
Par	l 10:	Give Details About Environmental Informat	li <b>o</b> n				
For	the p	ourpose of Part 10, the following dofinitions a	pply:				
•	texi reg S/fc	rironmental law means any federal, state, or k c substances, wastes, or material into the air ulations controlling the cleanup of these subs means any location, facility, or property as d	, land, soll, surface water, groundv stances, wastes, or material. lafined under any environmental la	water, or other medium, including sta	itutes or		
	Hez	wn, operate, or utilize it, including disposel s ardous <i>material</i> means anything an environm	rental law defines as a hazardous	wasto, hazardous subetance, toxic si	ubstance.		
_	haz	ardous material, poliutant, contaminant, or si	milar term.		•		
Rep	ort a	Il notices, releases, and proceedings that you	i know about, regardless of when t	they occurred.			
24.	Ная	any governmental unit notified you that you.	may be liable or potentially liable u	under or in violation of an environme	ntai law?		
		No Yes. Fill in the details.					
		me of sito dress (Number, Street, City, Stato and ZIP Gode)	Governmental unit Address (Number, Street, City, State and 2IP Code)	Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit of any n	elease of hazardous material?				
		No					
		Yes. Fill in the details.					
	•	me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
		•					

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Debtor 1 Michael Joseph Kappat

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Dei	blor t <u>Michael Joseph Kappel</u>	·	Case number (almono)	7/20/17 1:14PM
26.	Have you been a party in any judicial of  No Yes. Filt in the details.	or administrative proceeding under any	environmental law? Include settlemen	ts and orders.
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	n 11: Give Details About Your Busine	ss or Connections to Any Business		·
27.	A sole proprietor or self-emple	tkruptcy, did you own a business or have oyed in a trade, profession, or other act company (LLC) or limited liability partn ng executive of a corporation	vity, either full-time or part-time	any bueiness?
	☐ An owner of at least 5% of the	voting or equity securities of a corpora	tion	
	No. None of the above applies. G	io to Part 12.		
	☐ Yes. Gheck all that apply above a	ad fill in the details below for each busi	ness.	
	Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the busing Name of accountant or bookkeep	Do not include Social Securi	
28.	Within 2 years before you filed for ban institutions, creditors, or other parties  No Yes. Fill in the dotails below.  Name Address (Number, Street, City, State and ZIP Code)	kruptcy, did you give a financial etatem Date issued	ent to anyone about your business? In	iclude att financial
Par	rt 12: Sign Below			
are t with 18 Li	true and correct. I understand that mak	of Financial Affairs and any attachment ling a false statement, concealing prope up to \$250,006, or imprisonment for up to	rty, or obtaining money or property by	y that the answers fraud in connection
Mic	chael Joseph Kappel Insture of Debtor 1	Signature of Debtor 2		
Dat	July 20, 2017	Date		
Di¢l ■ N □ Y	10	atement of Financial Affairs for Individu	els Filing for Bankruptcy (Official Form	107)?
N I	io .	is not an attorney to help you fill out ba	• •	
цY	es. Name of Person Attach the Bi	ankruptcy Petition Preparer's Notice, Deck	aration, and Signature (Official Form 119)	

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Fill in this intern	nation to identify your case:		=
Debtor 1	Michael Joseph Kappel		
Debtor 2	First Name Middle Many	Last Name	•
(Spouse If, Rilling)	First Name Mittide Name	a Last Nams	
United States Bar	nkruptcy Court for the: NORTHERN D	DISTRICT OF ILLINOIS	
Case number _			
(d known)			☐ Check if this is an amended filling
			; autenden umd
Official Fo	rm 108		
		ividuals Filing Under Cha	nter 7
		The state of the s	pter 1 12/15
	vidual filing under chapter 7, you must a claims secured by your property, or	tfill out this form if:	
_	ed personal property and the lease ha	s Bot expired	
You must file this	s form with the court within 30 days af ver is earlier, unless the court extends	ter you file your bankmapley petition or by the da the time for cause. You must also send copies t	te sat for the meeting of creditors, o the craditors and lessors you list
if two married pe sign an	ople are filing together in a joint case, d date the form.	both are equally responsible for supplying corre	et information. Both debtors must
Be as complete a write yo	ind accurate as possible, if more spac our name and case number (if known),	в is needed, attach a верагаte shoet to this form.	On the top of any additional pages,
Parl 1. List Yo	our Creditors Who Have Secured Claim	ş	
1. For any credito	ors that you listed in Part 1 of Scheduk	D: Creditors Who Have Claims Secured by Proj	perty (Official Form 105D), fill in the
intermation be	low. difor and the property that is collateral	What do you intend to do with the property	
		secures a debi?	ee exempt on Schedule C?
Creditor's Cr	entral Loan Admin & R	El Compation De consta	<b>5</b>
name:	entra sear repuil & R	<ul> <li>☐ Surrender the property.</li> <li>☐ Retain the property and redeem it.</li> </ul>	□No
Description of	148 E Bailey Rd. Apt E	Retain the property and enter into a	■ Yes
property	Naperville, IL 60565 DuPage	Reaffirmation Agreement.  Retain the property and [explain]:	
securing debt:	County 900 Sq. Ft; 2 BD, 1.5 BA,		
<del></del>	<del></del>		· -
Creditor's Ut	SAA Federat Savings Bank	Surrender the property.	□ No
		<ul> <li>□ Retain the property and redeem it.</li> <li>■ Retain the property and enter into a</li> </ul>	■ Yes
Description of	2008 Satura Outlook 105000 miles	Reaffirmation Agreement.	_ 105
property securing debi:	Location: 28w573 Stafford	☐ Retain the property and [explain]:	
-	Place, Unit 5, Warrenville IL 80555		
	Perchased Used		
			· -
Creditor's U	SAA Federal Savings Bank	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 <u>Mi</u> chael Joseph Kappel	Case number (#	known)
пате;	Retain the property and redeem it.	■ Yes
Description of 2009 Hyundai Elantra 99000	Retain the property and enter into a Reaffirmation Agreement.	
securing debt:	Retain the property and [explain]:	<u></u>
Peril 2 List Your Unexpired Personal Property Lease or any unexpired personal property lease that you liste to the Information below. Do not fist real estate leases, I you may assume an unexpired personal property lease	ed in Schedule G: Executory Contracts and Une Unexpired leases are leases that are still in effo	ct: the lease period has not yet ended.
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name: Description of leased		□ No
Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		<b>∐</b> Yeş
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yeş
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicated a property that is subject to an unexpired lease.	my intention about any property of my estate th	at secures a debt and any personal
X /s/ Michael Joseph Kappel Michael Joseph Kappel Signature of Debtor 1	X Signature of Debtor 2	
Date July 20, 2617	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you If:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

	Chapter 7:	Liquidation
_	\$245	filing fee
	\$75	administrative fee
	÷ \$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfettures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the Chapter 7 Means Test Calculation (Official Form 122A–2).

If your income is above the median for your state, you must file a second form—the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your Income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

\$1,16	7 filing fee	
<u>+\$55</u>	0 administrative fee	=
\$1,71	7 total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the faw allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for banksuptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned If you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
		total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft.

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

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#### Warning File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your sreditors assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you go not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to http://www.uscourts.gov/bkforms/bankruptcy\_tomn\_s.html#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*, if you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapopa/ccde/cc">http://justice.gov/ust/eo/hapopa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApproyedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-22388 Doc 1 Filed 07/27/17 Entered 07/27/17 14:36:23 Desc Main Page 52 of 57

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B2030 (Form 2030) (12/15)

## United States Bankruptcy Court

140	rthern District of Illinoi	5	
Michael Joseph Kappel		Case No.	_,,,,
	Debtor(s)	Chapter	7
DISCLOSURE OF COMPR	NSATION OF ATTO	RNEY FOR D	EBTOR(S)
compensation paid to me within one year before the filt	ng of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
For logal services, I have agreed to accept		s	1,350.00
			1,350.00
Balance Due		<b> \$</b>	0.00
The source of the compensation paid to me was;			
■ Debtor □ Other (specify):			
The source of compensation to be paid to me is:			
■ Debtor □ Other (specify):			
■ I have not agreed to share the above-disclosed com-	pensation with any other person	a unless they are men	thers and associates of my low firm
In return for the above-disclosed fee, I have agreed to r	ender legal service for all aspe	ts of the bankruptcy	case, including:
<ul> <li>Preparation and filing of any position, schedules, state.</li> <li>Representation of the debtor at the meeting of credit.</li> <li>[Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and application.</li> </ul>	tement of affairs and plan which tors and confirmation hearing, a reduce to market value; ex ons as needed; preparatio	h may be required; and any adjourned he remption planning	urings thereof; ; preparation and filling of
			es, relief from stay actions o
	CERTIFICATION		
ankruptcy proceeding.		1	representation of the debtor(s) in
	Gerard Stocco 6 Signature of Attorn Stocco Law Offi	21f879	· <del>/                                   </del>
t i ence	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the fill be rendered on behalf of the debtor(s) in contemplation. For logal services, I have agreed to accept. Prior to the filing of this statement I have received Balance Due.  The source of the compensation paid to me was:  Debtor    Other (specify):  The source of compensation to be paid to me is:  Debtor    Other (specify):  I have not agreed to share the above-disclosed compensopy of the agreement, together with a list of the nation of the above-disclosed compensation and filing of any petition, and rend be Preparation and filing of any petition, schedules, state. Representation of the debtor at the meeting of credit of (Other provisions as needed)  Negotiations with secured creditors to reaffirmation agraements and applications 522(f)(2)(A) for avoidance of liens on he Representation of the debtor's), the above-disclosed files any other adversary proceeding.	Debtor(s)  Disclosure of Complensation of the debtor of the source of the compensation paid to me within one year before the filing of the petition in bankrapte; be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankrapte; be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankrapte; be rendered on behalf of this statement I have received.  Balance Due  The source of the compensation paid to me was;  Debtor Other (specify):  The source of compensation to be paid to me is:  Debtor Other (specify):  I have not agreed to share the above-disclosed compensation with any other person copy of the agreement, together with a list of the names of the peuple sharing in the Preparation and filing of any petition, schedules, statement of affairs and plan while. Representation of the debtor at the meeting of creditors and confirmation hearing, if (Other provisions as needed)  Negotiations with secured creditors to reduce to market value; expendituation agreements and applications as needed; preparation 522(F)(2)(A) for avoidance of liens on household goods.  By agreement with the debtor(s), the above-disclosed fee does not include the following Representation of the debtors in any dischargeability actions, Jud any other adversary proceeding.  CERTIFICATION  Lecrify that the foregoing is a complete statement of any agreement or arrangement feather the proceeding.  Debtor Compensation of the debtors in any dischargeability actions, Jud any other adversary proceeding.	Debtor(s)  Debtor(s)  Debtor(s)  Debtor(s)  Disclosure of Complensation of Attorney for the above nate compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as for For logal services, I have agreed to accept  For logal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  The source of the compensation paid to me was:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are men only of the agreement, together with a list of the names of the people sharing in the compensation is att in return for the above-disclosed fee, I have agreed to render logal service for all aspects of the bankruptcy as Analysis of the debtor's funancial situation, and rendering advice to the debtor in determining whether to be Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned her (Other provisions as needed)  Negotiations with secured creditors to reduce to market value; exemption planning reaffirmation agreements and applications as a needed; preparation and filing of mot 522(f)(2)(A) for avoidance of liens on household goods.  By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidance any other adversary proceeding.  CERTIFICATION  I certify that the foregoing is a complete stetement of any agreements or arrangement for payment to me for ankruptcy proceeding.  Lie of the debtor of the debtor of the debtor of any agreements arrangement for payment to me for ankruptcy proceeding.

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### United States Bankruptcy Court Northern District of Illinois

In re	Michael Joseph Kappel		Case No.	
	•	Debtor(s)	Chapter	7
	VERI	IFICATION OF CREDITOR MAT	TRIX	
		Number of Cr	editors: _	32
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditors	s is true and	correct to the best of my
Date:	July 20, 2017	/s/ Michael Joseph Kappel Michael Joseph Kappel		

Signature of Debtor

Amex Correspondence Po Box 981540 El Paso, TX 79998

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Capital Management Services LP 698 1/2 S. Ogden St. Buffalo, NY 14206

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Caroline Szeto, MD Northwestern Medicine 25 N. Winfield Rd. Winfield, IL 60190

Central Loan Admin & R 425 Phillips Blvd Ewing, NJ 08618

Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citibank North America Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179 Citibank/The Home Depot Citicorp Bankruptcy Po Box 790040 S Louis, MO 63129

Client Services, Inc. 3451 Harry S Truman Blvd Saint Charles, MO 63301

Discover Financial Po Box 3025 New Albany, OR 43054

First Source Advantage LLC PO Box 628 Buffalo, NY 14240

Global Receivables Solutions, Inc 7171 Mercy Road Omaha, NE 68106

Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201

Kristen Kappel 804 E. Lincoln Hwy, Apt 1 DeKalb, IL 60115

Mario Stefan c/o Northwestern Medicine 25 Winfield Rd Winfield, IL 60190

Matthew Moretti c/o Northwestern Medicine 25 N. Winfield Rd. Winfield, IL 60190

Med Business Bureau 1460 Renaissance Dr #400 Park Ridge, IL 60068 Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, II, 60606

Meyer & Njus, PA 1100 U.S. Bank Plaza 200 South 6th Street Minneapolis, MN 55402

MRS Associates of New Jersey 1930 Olney Ave Cherry Hill, NJ 08003

Nabil H Karroum, MD 10111 Forest Hill Blvd Room 369 Wellington, FL 33414

Nationwide Credit, Inc. PO Box 14581 Des Moines, IA 50306

Northwestern Medicine PO Box 4090 Carol Stream, IL 60197-4090

Synchrony Bank/Amazon Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Gap Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

The Watershed Addiction Trumb 200 Congress Park Dr Suite 1000 Delray Beach, FL 33445 Us Bank Home Mortgage Attn: Bankruptcy Po Box 5229 Cincinnati, OH 45201

Usaa Federal Savings Bank 10750 Mcdermott Freeway San Antonio, TX 78288

USAA Federal Savings Bank Attn: Bankruptcy 9800 Fredericksburg Rd San Antonio, TX 78288